

COMMENTS ON CFP BOARD'S PROPOSED CHANGES TO THE COMPETENCY STANDARDS

CFP Board invited public comments on its proposed *Competency Standards for CFP® Certification*. The comment period ran from December 17, 2024 through March 3, 2025. The comments received are posted below.

Please comment on your level of support or opposition to the proposed change:

Shift the window for qualifying experience to allow 15 years of qualifying experience prior to applying for CFP® certification.

First name	Last name (c/o firm name, if applicable)	Response
Hamid	Abdollahi	It is about Access, who get what when and how. At least that has been my observation and experience. It is systematic and at times it feel like there is no cure for it since the doctor is busy auditing and passing regulation as remedy instead of facing the virous and cure it.
Jacobus	Abrahamse	Too long
Brian	Acker	This seems fine.
Jessica	Adams	This seems like too long of a window. The dedication seems to wane the longer the window is.
Robyn	Adams	I strongly support this change because the financial landscape changes substantially in the span of 10 years.
Charles	Adi	A 15 year look back is too long.
Dennis	Adler	The 10 year window has killed my ability to qualify for the experience requirement from the start. I worked on Wall Street as investment strategist for 25 year and just missed using any of it for my experience requirement. I am a career changer and surely believe my past work experience should count no matter how long ago it was. After all my education counted and that was even further back. I had to apply for an extension of time after the CFP exam also because I am self employed and cant possibly accumulate 6000 hours in 5 years of struggling to start a financial planning business. So I also believe the 5 year out of the exam is too stringent as well --- especially for career changers. I will add that I only found out about taking courses like the Externship this last year when if I had other options to get experience credits from the start I would have utilized them to accelerate the completion of my experience requirement. The board needs to actively advertise such options, especially to career changers. The Externship course I took this summer with Hannah Moore was simply outstanding. I might add that perhaps something like this should be a requirement for career changes as I learn so much which I did not learn in my coursework (not saying the coursework wasnt great as well -- just a different type of education). In summary, I got all the requirements except the experience standard 7 years ago and this requirement is too stringent to ever complete unless I took a full time job in the profession, even though I have already worked 30 years and am now of retirement age. In addition,

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		if you look at my resume you will clearly see that my life experience and my professional experience should count.
John	Aguilera	Advisors should be as current as possible. There have been many changes in the industry in just the last 6 years, alone. We as current CFPs are required to meet our CE every 2 years for this reason.
Richard	AhKao	I believe this would be too restrictive to good candidates, as well as to potential employers, by eliminating the five years after completing the CFP exam. For example, I passed the CPA exam first and then waited to get my license after meeting the experience requirement. Many employers were more ready to hire a candidate if they showed they already passed the CPA exam and now just needed the experience to get licensed.
Aaron	Ahlstrom	Experience does not replace knowledge
Frank	Akridge	the shorter the time, the more the learning is reinforced.....the longer the time the less the learning is permanent
Yara	Alberto	this is especially beneficial for woman that may take time off the workforce due to motherhood
Nicholas	Alcorn	15 years is a very long time and I can't imagine someone's skills being relevant or transferable within that lengthy scope.
Stanislav	Alemaskin	No opinion
Caleb	Allen	The current standard is generous offering a combined 15 year period of time (10 prior thru 5 after) to complete the experience requirement. Going back even further may cause situations of prior experience not being as relevant to today.
Mitchell	Allen	Seems fair
Allison	Alley	Too much changes in that long of a period of time. Experience should be recent.
David	Ambartsumian	15 years??? The industry has changed a lot since 2010. Keep the experience recent and relevant.
Christopher	Amenita	15 years out of the profession is a bit much to expect an individual to have kept up with changes that could significantly impact one's ability to effectively plan.
Ramzan	Amiri	The 15 year parameter is reasonable.
Jennifer	Anders	I feel that 10 years and/or 5 years after completing the CFP(r) exam is sufficient.
Jessi	Andrews	If someone hasn't practiced for over 10 years, the probability of recalling that information is slim.
Srihari	Angara	15:years is good
Anonymous	Anonymous	Sounds complicated. 5 years of experience sounds right in the field.
Arun Prasanna	AP	qualifying experience needs to be less than 5 years, infact lets not stick with minimum number of years, qualification needs to be based on what the individual brings to the table rather than sticking to fixed number of years
Elliott	Appel	A lot changes in a few years. Why would you count experience from 15 years ago in this field? I'd rather have more recent experience count.
Jaycob	Arbogast	If we require 6,000 hours, that's basically 3 years of full time or 6 years of part time. Experience should be recent. Things change quickly in this industry and if someone completed 3 years of experience, then 12 years go by with no experience

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		at all, should they really be sitting for the exam? Even if they do pass the exam, I don't know if they would be as competent as someone with more recent work experience.
Stephen	Archer	Watering down high standards.
Eric	Arman	15 years is a long time and I think that the CFP should be reserved for those that are committed to the business. 10 years is more than enough time to accumulate the experience needed for the CFP.
Daniel	Armbruster	why eliminate the chance to fulfill experience requirement after completing the exam? Seems to discourage younger folks from taking the exam earlier following college.
Brenda	Armstrong	I don't see why going back that far would help someone. If they were out of the industry and came back in, they aren't current. Maybe I don't understand what you are proposing.
Laura	Armstrong	10 years is more reasonable. 15 years out, you are not going to remember what you did and the experience is outdated.
Christopher	Arnold	I support this proposal so long as the qualifying experience can be accurately substantiated.
Andrea	Ashbacher	15 years is too long. New college grads are needed in this profession! Do not exclude them. This business is hard enough to go into, let's not make it even worse.
Gerald	Asplund	If you're out more than a decade you're not in.
George	Ayala	In my opinion, regardless of the reasons for being out of the industry, a 15-year gap in qualifying experience prior to applying for the CFP® certification is simply too long for anyone to realistically retain the necessary knowledge. The financial planning field is constantly evolving, with new regulations, strategies, and technologies emerging regularly. A candidate who has been away from the industry for 15 years may struggle to apply outdated knowledge to current practices. To ensure that those pursuing certification are up-to-date with the latest trends and best practices, the window for qualifying experience should be adjusted to a more reasonable time frame, allowing professionals to stay relevant and capable of providing high-quality financial advice.
Alison	Bach	This seems like lowering standards. There is already a 15 year window get relevant experience, and going back further than 10 years in the past will not improve outcomes for clients.
Drew	Backer	Too much can change in 15 years.
Raymond	Backers	The industry changes too much for dated experience to matter. Also, verifying experience beyond a certain amount of time is unreliable.
Jim	Bagnato	While I support this change, I would ask that you go farther to help support qualified career changers in achieving CFP marks by extending the time after the exam to gain experience as well. My example may be unique, but please consider the following. A highly qualified individual that is expert in their current field and earning a good salary wants to consider making a change. They explore the field, take CFP curriculum and pass the exam. They are drawn by the potential to being

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		able to truly impact people's lives and willing to eventually accept a materially reduced initial salary to do so. Passing the exam starts a clock of five years to get the relevant experience, however, their own financial plan does not allow for an immediate career transition (think kids in college, and retirement oriented financial planning goals). Fast forward to four years after passing the exam and now the financial constraints have passed, but the candidate needs 3 years experience (or 2 directly working for a CFP) is required. They have been able to pick up some CFP qualified hours during that time but not nearly enough to meet the requirement. Please consider expanding the experience window for the post exam time period to 7 or 10 years. Studying for and retaking the exam seems to be an onerous burden to force the candidate to bear.
Colleen	Baird	Staying active in the business enhances our knowledge base and makes up aware of how to present better options for our people we serve.
Kristin	Baker	So much can change in the industry over 15 years. While I feel for those who take extended breaks from the workforce (i.e. mothers) keeping up with experience is crucial for the profession. 10 years prior is a long time, 15 is too long.
Nicholas	Bakker	The experience period should be completed within a shorter timeframe, not a longer timeframe. I believe this change would lower the quality of the CFP certification process and the CFP brand overall.
Dave	Balakrishnan	This change is warranted for those who were engaged in financial planning between 10-15 years ago. With all the changes, recent experience is appropriate and do not see a reason to extend the qualifying experience window to 15 years prior to applying for certification.
Jasmine	Ball	I believe the experience needs to be relevant and relatively recent
Edward	Band	important to have more current relevant experience when working with clients
Andrew	Barfoot	This seems excessively long. Too much material/content becomes irrelevant over such a long timeframe.
Lloyd	Barnhardt	This makes sense.
Amy	Barrett	15 years is an unnecessary length of time. A professional should have gained sufficient knowledge and experience in a ten-year period.
Edward	Barrett	Keep at 10 years before or after
Tejuana	Baskerville (National Association of Personal Financial Advisors)	Financial planning is a dynamic field, and timely exposure to current practices, competencies and regulations is vital. HT
Marc	Bastien	Too much can change in 15 years. It's too long.
Edmund	Batchelor	The 10 year window should be sufficient. 15 years is a long time and any skills attained that long ago are of questionable relevance and acuity.
CRaig	Baum	The experience period should be all within a decade as the current rule states or within the five years post exam completion.

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Thomas	Baysinger	I support as long as this does not eliminate the post exam timeframe.
Chad	Bearden	The knowledge would be lost. Why aren't candidates getting the experience required prior to submitting for their certificate?... the experience requirement is already easy.
Leslie	Beck	Fifteen years is an eternity in our fast-changing world. How many times in the last 15 years have tax and estate laws changed? How many new investment products have been created? How different is it now to reach and communicate with clients?
Thomas	Begley	I feel that the experience completion requirement is to long now. So I would be against extending that.
Phil	Behnen (Centennial Advisors LLC)	Helps people who move around
Kaylee	Beier	Since the information surrounding the financial planning industry is often updated and changing, more recent experience shows a higher level of competency.
Brettq	Beimers	Maybe make it an application for a case by case review? Are there that many people who this has applied to over the years?
Jason	Bely	This seems more straightforward. Plus, I would question the demand for applicants with ten years of experience to prepare for and take the CFP exam, and then wait another 5 years for the marks.
Anthony	Benante	I will offer no opinion but was considering opposing. I do not need a response, but was wondering, with a constantly changing planning environment, how experience from more than a decade ago was valued.
Jon	Benecke	I don't understand this proposed change.
Chet	Bennetts	The proposed extension of the qualifying experience window to 15 years prior to applying for CFP® certification provides greater flexibility for candidates, particularly for those with substantial prior experience in the financial planning profession. This change recognizes the value of long-term professional contributions and accommodates candidates who may have taken non-linear career paths. However, it will be important to ensure that the additional time allowed does not inadvertently dilute the emphasis on recent, relevant experience, which is critical for maintaining the rigor and relevance of the CFP® certification. Consideration should also be given to whether this expanded window aligns with the evolving demands and complexities of the financial planning profession, ensuring that certificants are adequately prepared to meet contemporary client needs.
Charles	Berlin	I feel as though pushing the window out by an additional five years may bring in candidates too far removed from the financial planning profession
Robert	Beswick	That is too long of a period to accumulate work experience.
Kimberly	Bilbrey	Experience should be recent and relevant. If it is from more than a decade prior, it may no longer be relevant.
Joseph	Billerman	The 10-year window is plenty sufficient enough. Outside of that, the experience become less valuable and should be called into question, in my view. The

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		unintended consequences of this change could include a devaluing of the CFP marks by consumers and professionals alike.
Kathryn	Blake	I'm not so sure that experience 15 years before applying would even be relevant; I also think this proposal is out of alignment with the Board's mission of increasing the number of CFP® professionals. Career-changers make up a large percentage of people coming into financial planning, and this makes certification that much harder for them to attain. Yes, they can get the Series 65 first and look for jobs, but I know I never would have pursued a career in financial planning if my first experience with it was studying for the 65. It's very dry compared to the CFP® certification courses, which are interesting and motivating. I found that passing the exam opened doors for me career-wise because prospective employers were more likely to take a chance on me because I passed. I'm not the only career-changer who has found this to be true; I'm not advocating for curtailing the experience hours, as I believe they're very important for a certificant to be able to practice independently. Why can't a candidate accumulate experience hours after passing the exam? It doesn't make sense.
Steven	Blandino	I do not see a need for this but am not opposed.
Brandi	Blaylock	This change is pretty drastic, I see what this does but there are people that have had 0 experience that got their CFP certification, I understand why but are you inhibiting some to get the certification now? I think the current standard is fine as it is now.
Peter	Bobolia	If it takes you 10 years to gain the relevant experience, is your heart and mind really invested in becoming a CFP professional?
Keith	Bock	The industry is changing too fast. 15 years is for the dinosaurs !!!
Nick	Bodnar	No comment
James	Boles	If applicants have done the work in the past, it should be counted towards the certification
Keith	Bonner	I believe the start date should be when a candidate starts the CFP process. Quit diluting the CFP marks.
Becky	Boston	Recency matters. This is an ever-evolving world, and field.
Stacy	Bouwman	Because of quickly shifting regulatory environment I believe the experience should fall in the 10 years prior. My question in this case: Does this mean a person must have 15 years of qualifying experience? OR Would 15 years of qualifying experience be allowed to substitute for something such as a Bachelor's degree? This statement is too vague for me to support.
Jordan	Bowersox	Waters it down. There are better ways to get more CFP than to make it easier to get
Christopher	Bowman	A lot has changed in the industry over the past 15 years, but I can see where this could surface from time to time. I only question how often these situations come up to warrant this change. I also wonder on a 'go forward' basis that this would encourage people who are part time advisors who not dedicated to the craft week in and week out to describe themselves as a CFP when they are not all in on the profession. That said, I know some doctors who work part time based on their family circumstances and are still able to call themselves a doctor.

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Scott	Bown	15 years is a long time in this world. I feel there are too many changes that occur over that time period to make certain experiences relevant anymore.
Bryan	Boyd	I support this measure, but constraining it to those with military service rationale (either member or spouse) would be most appropriate to me.
Phillip	Bracey	a good adjustment
Murphy	Bradshaw	I would value more recent experience as our industry's rules change frequently and prior learned concepts, habits, and experience could become outdate without regular practice.
Nathan	Bragg	I like expanding the window because it allows for more opportunities to achieve the requirement.
Jason	Branch	I believe that this allows professionals to gain their certification using prior experiences.
Tina	Brannan	If the reported experience were more than 11 years in the past, rules/knowledge would be too dated to be relevant.
Melissa	Brennan	If I am reading the proposal correctly, that would mean someone who previously had experience up to 15 years ago could still count that experience to qualify them for the experience competency standard. No way. Things in personal finance change too frequently for 15 year old experience to be relevant or even easily recalled.
Sarah	Brice	I began learning about Insurance and broadening the scope of my understanding in 2014. I have committed to consistently furthering my education on subject matter and broadening my scope of work in the service of others for the last 11 years. I am not new to the industry, but I grew in the industry. I feel many experienced and trusted Advisors and Planners developed into their role through the same route; growing their knowledge experience and expertise over time. We do not strive to become CFP just for the accolade, but for the years of tenuous work and learning/growing in the service of others. I feel it is a disservice to those who have worked their way to the point of earning the CFP to be denied the use of experience they may have gained in excess of the current time standards. My own planner and Advisor, who was a CFP before retiring; spent 20 year in Insurance, claims, annuity, before working his way up to serving clients and their families as a whole with Planning. It is my opinion that we would welcome deserving and committed professionals more easily if we accepted, or broadened the acceptance, their deeper long term experience.
Sterling	Brightman	Experience back 15 years will not reflect current laws and regulations. Planning changes to frequently to credit experience back that far.
Matt	Britton	Too long without hands on experience. A lot changes in our industry over a few years
Zach	Brody (Lumiere Financial)	Experience becomes stale. Technology changes.
Emily	Brown	Mom's who come back to work after getting their kids through 12-13 years of secondary education should not need to go through an arduous process to 'get back in the game', so to speak.

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James	Brown	I am not certain of the need for this. I personally have 47 years of experience.
Kyle	Brown	Our industry undergoes a great deal of change, including laws and best practices. Our clients deserve to work with professionals who have current experience. It's currently early 2025. Experience gained during President Obama's first term in office, when the second generation iPhone was being sold, can hardly be considered current. Our clients deserve better than this.
Lorraine	Brown	The financial industry, regulations and rules are ever changing, candidates should have relatively recent experience to hold the gold standard of financial planning.
Christine	Buckley	Too much is changing an rapidly. 10 years is adequate, 15 is too long, in my opinion.
Dyne	Buckley	If you haven't been working in this space in the past 10 years, I don't think we can say that individual has relevant experience. The industry has changed, and appears to be continuously changing at faster & faster rates.
Kasey	Buckner	No. Many people who are very smart and pick up the fundamentals of planning quicker than others (by natural gifting or ability), AND the various aspects of planning, should not be further hindered because of an arbitrary time frame. Our rules should allow for the savant or brilliant ones to shine, and that right soon!
Nicholas	Bunio	The 15 years before the look back period ends should be kept at 10 years. At some point, while I understand life happens, people still need to get these requirements done. It shouldn't take someone 15+ years to get work experience done. Take a decade + to get their requirements done. After all, if you can't get the CFP done in a timely manner, what exactly are you doing? What type of work are you actually doing that's dragging out the process. I would worry that the work experience someone like this is getting, isn't much for the CFP. We are supposed to be the cream of the crop, and not everyone will attain it!
Emily	Bushong	this change would help those returning to the industry like mothers who stayed home with their children. Downside is that 15 years is a VERY long time ago and if a candidate has been out of the industry for the last 15 years then the knowledge has likely lapsed.
John	Butcher	The industry is moving too fast to allow this large of a window.
Christopher	Cameron	I agree with a longer look back of industry experience
Chad	Campbell	It seems reasonable to expect candidates to meet experience guidelines within a short amount of time. I'm not sure why another 5 years matters?
Claudina	Campbell	Experience from 15 years ago may be extremely outdated, however I can see this change being beneficial to parents who may have taken a break to raise a family.
Joel	Carignan	10 years is a long time to complete the experience standard. How committed and focused on planning is someone who takes 15 years?
Michael	Carillo	So much can change over a 15 year time frame, I feel if anything it should be LESS than 10 years
Letizia	Carliso	I am neutral on this change. 10 years experience prior to completing the exam seems enough. 15 years of experience prior to completing the exam could mean the applicant has an outdated understanding of current standards, but on the other hand having more experience could be beneficial.

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Gordon	Carpenter	gaps in experience make this 15 year approach very questionable, is the client truly getting the experience they think they are buying with the CFP mark.
Anthony	Carter	I strongly support this proposal
Brian	Cartier	The profession can change significantly over a 15 year period. Over my 9 year career I've gone from financial planning via Lotus to eMoney, tax analysis using Excel to Holistiplan. 15 years is way too long of a lookback. In my opinion even 10 years is too long. I believe someone seeking the CFP credentials needs to have been actively employed in the last 5 years in the industry or be willing to wait until they hit 3 years experience after passing the exam.
Robert	Chambers	this change would allow a candidate with a large volume of experience from an earlier stage in their career to qualify. I see this as a positive change.
Alex	Chan	Do not think this is necessary. Why does someone need 10 years..?
Melody	Chartier	If this is 15 years of the modified experience then no imo.
Jeffrey	Chesner	I recommend leaving this requirement as it stands.
Susan	Chesney	Not against extending the window to 15 years; however, it begs the question whether the experience is still relevant 15 years later?
Jonathan	Childs	Not sure how much of a difference 10 years or 15 years makes.
Scott	Christian	I feel like 15 years is to long to stay sharp and show commitment to the process.
Kari	Cierley	I do not agree with extending the prior experience to 15 years. A window of the prior 10 years is sufficient. So much changes in our industry being away from the industry for 10 years is too long.
Jamie	Clark	I think that this is helpful for career changers, underrepresented folks, and parents to have more flexibility on this timing.
Gary	Clement	I like the current standard.
Chuck	Clifton	It is highly unlikely that work done 15 years prior to passing the exam contemplated the holistic planning process of the CFP. As it is, newly minted CFPs applying for jobs to my firm lack adequate training to independently advise a client. Further including more remote experience does not help the situation. I believe this would dilute the credential.
Daniel	Clothier	As financial professionals it is important we be up to date on the industry and relevant planning material. Considering the experience pathways are 2/3 years, including experience from up to 15 years prior seems excessive to me. I don't feel a professional that needs the 15 year expansion will be adequately prepared to help clients in the present day market.
Monique Rene	Coates	I do support this initiative. Thinking of those who may have experience already and want it counted. Thank you.
Lisa	Cochran	15 years of lookback seems like a long time for which many laws and practices could change. I would rather see more time on the post exam end such as 10 years forward or 10 years back. It's going to be a tremendous challenge for some candidates to obtain the necessary experience and condensing it to 5 years post exam could greatly hinder candidates especially in a challenging economy.

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Chris	Cohan	I agree. I think most professionals in the industry have other obligations that might take priority which this would allow candidates time to go back and pick up where they left off in order to qualify for the CFP designation.
Akil	Cole	Technology changes so much today. Experience beyond 10 years is probably obsolete. It's difficult to say without knowing how many people don't qualify with the 10 year period.
Audra	Collett	Should have more current qualifying experience to be able to apply for the CFP certification. Things change in the industry in multiple aspects, so the applicant needs to have more current experience to be aware and execute due diligence.
Daniel	Conroy	There is certainly a lot of industry knowledge atrophy that can take place within a 10 or 15 year time frame, however if a candidate is able to pass the exam I believe they deserve the CFP marks.
John	Corrigan	Seems like a long time and questions commitment. What is the purpose behind any timeframe? Define that and come back to the proposed change.
Beverly	Cox	absolutely good idea. lots of people coming from other industries.
Mitchell	Crocker	I think the current standard gives enough time. I oppose making this change.
Tracy	Crowley	This is a great idea.
Jason	Croy	This seems unnecessary.
Jose	Cuevas	That's too long. Not wise unless you have enough CFPs now.
Rachel	Currington	No opinion
Eric	Curry	15 years will allow for some candidates with valuable experience to attain certification. It seems unlikely that this affects many candidates and those applicants are likely outliers. I support this change if the candidate has engaged in the financial planning process during this timeframe.
Michael	Curry	I believe a 15-year window prior to certification is too long. Those individuals could have obtained their experience 12 years prior in a hypothetical situation and then sat at home and played video games ever since then. I don't think that would be very fair to the professional community.
Phillip	Curtis	I don't think this is necessary. As I read the current standard, they would need to have all their experience hours fall within that 10 year period. I'm trying to figure out who this change would benefit, and I think it would benefit someone who basically worked full time up until 11 years ago, but then switched to part-time. They might not fulfill this standard because the bulk of their experience happened too long ago to count. But I'm fine with that work experience not counting. First off, lots can change in 10 years. So the experience from 10 years ago isn't worth as much as experience from 1, 2, 5, etc years ago. Secondly, I don't really think we want a new person accepted into our group who is basically either semi-retired or only working part time.
Michael	Daley	I believe that extending the window may add to dilution of the profession by admitting people that are not fully committed to providing financial planning services. 10 years is more than enough time already. If anything, I believe this window should be reduced to 5 years, not expanded to 15.

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Nicholas	Dally	I believe this makes the certification more accessible for individuals who may have stepped away from the profession and would like to re-enter the field.
Vincent	Damiani	Too much changes in 15 years, honestly even in 10 years, for experience that long ago to mean the same as being up to date with current standards and practices.
David	Danvers	I would suggest keeping it at 10yrs as the industry changes rapidly.
Galan	Daukas	Good idea
Susan	Davies	I think this will add to the validity of our certification
Dennis	Davis	Again what problem are we solving here?
Patricia	Davis	Unless I reading this wrong, someone that has been out of the industry for the past 10 years is considered experienced currently? I may be overlapping my thoughts with competency standards, but would rather have an appeal process available rather than a blanket 'ok'.
Susan	Davis	15 year old experience can be obsolete, but I hesitate to oppose because I am thinking of people who are returning to the work force after taking a leave to raise children.
Matthias	Day	10 years is already a long time. I don't think it is fair to measure experience you had 10-15 years ago in the same way you would measure experience you are currently having or recently have had. If you practiced for 1 year 13 years ago, that absolutely should not count. If you practiced for 8 years, then had kid or took a break or something, then got back into the profession, then I think it would be silly for your experience not to count. Maybe this could be adjusted so that experience beyond 10 years counts for 1/2 an hour for every hour of experience or maybe there is a minimum amount of years in a row that would be required. For example, experience 10+ years ago only counts if it was had in an uninterrupted chunk of at least 3 years.
Massimiliano	De Santis	The stated goal of the changes is to ensure that the Competency Standards remain modern, relevant and practical. I believe allowing experience that is 15 years old is contrary to this goal. Anyone with 15 years of continuing experience will tell you that the way they do financial planning has changed dramatically. 10 years is plenty of time and the experience requirement will give people a chance to update their skills if they have been out of the industry for too long. This is important to maintain the high standard that the CFP professionals have demonstrated.
Heather	Deaton	Application is very important to fully practicing the financial planning steps and strategies.
Anthony	DeBellis	10 years is plenty of time.
Michael	Dechiario	It makes sense that the experience is prior to receiving the marks.
Miguel	Delgado	No comment
Jonathan	DeMoss	No opinion.
Morgan	Denham	10 seems significant and after potentially being out of the business for 15 years your actual understanding of day to day standards and practice is far from current.
Matthew	Dennison	15 years would be enough time to forget everything learned on the exam lol

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Dan	Devine	Needs to stay close to test taking for relevance. 10 years is already a long time to shelf actual experience in a fast-changing world.
Ashish	Dhamal	People with prior experience should not need to complete any additional experience standards and experience completed within the 15 years should count.
Patrick	Diamond	10 years seems reasonable.
Michael	DiGrazia	This is saying to the public (and the folks that do planning for a living), that our standards are not very serious. Expanding the time just so someone may have the marks if different from someone using the marks and providing the public with quality and knowledgeable advice.
Ryan	Dillon	I believe this would add to the caliber and skill sets of the overall candidate pool.
Douglas	Dirksen	The current timeframes are adequate for those seeking a career in the industry.
Ashley	Dixon	Financial planning changes occur more often and frequently now than ever before. Experience is more valuable than text book learning when it comes to the actual process of meeting with clients and utilizing the financial tools available.
Brian	D'Orazio	current requirements are generous as is.
Renee	Duba	Why extend the period? Frankly, even 10 years is too long.
Josh	Duncan	I have to oppose this as it's unclear why the current standard is an issue. As a CFP professional, I want other CFPs to be serious about the work they do. A 10-year period seems more than reasonable for attaining the necessary experience.
Kevin	Dunleavy	I think 10 yrs is too long
Blaine	Dunn	Keep the current standard. Laws and regulations change over a 15 year time frame. Current standard is fine.
Dylan	Dwyer	I fail to see how this would be beneficial to the candidate pool or quality of CFP professionals. 15 years is a lifetime in a career in this field. A candidate could have completed their experience requirement in their 20s, left the industry for a decade and a half, and now expect to attain what should be a fairly exclusive designation without the relevant understanding of a fast moving industry. I'm not convinced that the 10 years is even appropriate for the same reason.
Kedisha	Ebanks	If the window is shifted for prior to applying for the CFP, a similar extension must occur on the window after (post exam).
Jacob	Echols	I do not want the rules for experience to weaken the value of the CFP
Peyton	Eckert	A great change for individuals aiming to get back into the field when the industry is expecting many retirements in the near future.
Barry	Eckhardt	10 years is a wide enough window.
Ryan	Edmonds	Candidates should not be excluded based on the timeframe of their field work.
Dana	Edwards	The industry changes so much and quickly, I think it is important that qualifying experience happen in a shorter rather than greater time period, and closer to the time when the certificant meets the CFP education and examination requirements.
Steven	Elder	I'd probably want my CFP professional to have had more recent relevant experience than whatever they did 15 years ago that was relevant to helping me as

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		a client. Not knowing the reasoning behind this move, I'd probably prefer it stay at 10 years.
Gina	Ellen	I don't know anyone that retains knowledge to the degree this requires after 10 years, even 10 years is a long time... let's not continuously lower our standards, where will it end?
Jacqui	Ellis	I always have thought that 10 years was MORE than generous. Expanding that to 15 is just too long.
Joshua	Escalante Troesh (Purposeful Strategic Partners)	Experience this far in the past is unlikely to demonstrate knowledge and competency of current practices. This is especially true since those who it benefits would have been working very part time or would have been out of the profession for a significant period.
Bernardo	Escobedo-Diaz	The current rule allows for individuals to have the most up to date information. 15 years is to long ago.
Harley Parker	Evans	Experience is good even when between 10 and 15 years ago.
Amanda	Farr	I am not sure why we would make this change. It seems arbitrary.
Jeff	Farrar	makes sense. not 30 years ago but 15 is good and helps someone who dropped out of the workforce for awhile and is now on a second career.
Paula	Fedirchuk	We're in an ever-changing regulatory, fintech, and societal environment. I believe 15 years is too much time for lookback.
Tyler	Fedrick	As long as we are not removing the other experience reporting options. This would be a good change.
Kimberley	Feeney Zollo	If widening the experience window to 15 years then why would CFP Board insist that educational coursework occur within 3 years of taking CFP exam. I suggest widening the window for allowing coursework to include at least a 7 year window.
Alejandro	Fernandez	I feel that 10 years prior is more than sufficient window for a candidate looking to pursue the marks.
Ray	Ferrara	Really? How committed is someone to the profession and the CFP(R) designation if they need 10 years to complete the process and now 15 years? I just do not get it. Step up and get it done.
Christina	Ferrer	So much changes each year. A fifteen year window is very inappropriate. That candidate would really have no idea what they were doing. I returned to the industry after five years away, and getting back up to a professional level was a lot of work and refresher courses.
Emerson	Fersch	The issue again is what qualifies as Experience.
Shelby	Ferstl	Agree / support
Russell	Fields	I'm fine with it as long as the overall amount of experience is the same. It basically makes allowance for folks who have strayed from the industry more recently for one reason or another.
Alice	Finn	See end
Kathryn	Fisher	This is too much time. How much do you remember from 15 years ago? Again, loosening the standards will reduce the quality of advice given, hurt the

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		profession, and, more importantly, is not in the best interest of the clients being served.
Tim	Fliam	15 years in the past seems like quite a big difference with changes that can occur over that time. 10 years should be the maximum.
Michael	Fogarty	Passing the test is the key. I also believe that current period CE should be met if waiting longer than 5 years.
John	Foote	Allow more time to count towards the requirements.
Adam	Fowler	Why? This doesn't satisfy the goal of having younger generations want to become a CFP. It just opens the door to older folks who may have had relevant experience in another lifetime. I think this devalues the CFP
Mike	Fox	CFP shouldn't be a lifetime achievement award. Ten years should be more than enough.
Kerry	Franklin	I think it is important for the experience to be fairly current. 10 years back seems generous.
Gloria	Franz	That level of time in the industry proves a commitment to the industry.
Janelle	Fuhrmann	I don't think there should be any more mandates
Guy	Fulcher	However, a CPA should auto qualify for the hours upon passing the CFP exam
John	Galbraith	All past professional experience that relates to aspects of financial planning is valid and 15 years is fair.
Guillermo	Gallegos Binder	I don't think this standard should be lowered, because there is just so much that can be remembered by extending experience 5 years. Back 15 years was 2010, when we still had DVDs and Blockbuster was still around. A lot has changed in the market, technology, education, and the financial industry as a whole to have that experience be relevant to today's needs. Moving forward, experience will be changing in a faster pace than what we are currently experiencing.
Ann	Garcia	Having just passed 15 years as a CFP(R), I feel like too much changes for experience garnered more than 10 years ago to be relevant. 15 years ago we were talking about bankruptcy, not equity compensation, for example. I am empathetic to the problem I think you're trying to solve-- women who've been out of the workplace-- but I don't think this is a good fix.
Rachel	Garner	This is a reasonable change.
Allen	Garner Jr	Be careful here. Good and well qualified applicants are needed...this could reduce the field of applicants and active providers (many of us are not getting any younger even IF continuing well past 'normal' retirement age).
Cody	Garrett	Assuming they complete the Education and Exam requirements, I strongly support prior experience exceeding 10 years.
Stephen	Garrett	experience should be current and concurrent except for time off for medical/family leave. Planning in the 90s or 2000s is not relevant today
Neil	Gartner (Gartner Financial Advisor)	>10 years seems like experience may be outdated
Kenneth	Garwood	Ten years is a sufficient amount of time to meet the existing standard.

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Christopher	Geddie	Don't believe the experience requirement in a 10 year period is difficult to achieve if really in the business. This will just be the next step in 'watering down' this credential. It seems the Board is solely focused on growing our numbers (and revenue?) in whatever way possible
Matthew	Gelfand	The current approach is more flexible than the proposal and ensures that experience is more current. Experience from more than 10 years ago is likely outdated in terms of its substantive content, e.g. due to tax law changes, innovations in the financial planning toolkit, and investment products.
Marc	Genereux	This makes it more practical to obtain the experience.
Theodore	George	15 years back is too long. The knowledge is no longer fresh and relevant.
Victor	Gersten	15 years is too long , I support the current guidelines
Drew	Gibbons	The current standard is flexible enough
Michael	Gibney	15 years is too long. Changes in tax laws, estate planning laws, etc. could significantly change in 15 years
Amy	Gierak	If you would extend the time after completing the exam to 10 years, that is acceptable. Or have the candidate apply for a waiver of experience between 10 and 15 years before passing the exam.
Sarah	Gilkeyson	I think this is a very good idea. I do not think anyone can argue with industry experience as it pertains to planning. There are a number of reasons a candidate may have experience dating back 15 years that should be included and considered in understanding a candidate's qualifications. The financial services industry as a whole has changed significantly and will continue to change, breaks in experience can be attributed to life events, divorce, death, etc. and do not necessarily negate someone's ability to understand the planning process.
Jonathan	Gillam	I do not know enough about this proposal to sway in favor or opposition.
Allen	Gillespie	I have been in the industry for 30+ years, but in my opinion, it has really only been in the last 15 (post-2008) that formal financial planning has gained in importance as the planning software has greatly improved. Prior to that time period, we were still doing 'planning' but it was not as formal a process or output for clients as it involved very manual reviews. I think the 15 year period aligns with the development of some of the more popular tools like Moneyguide Pro and E-Money.
Joseph	Gitto	This business and regulation change too quickly to go back 15 years
Charles	Glassey	I personally have started my own business outside of financial planning and I'm sure others have also.
Thiago	Glieger	This industry changes too quickly. Recent experience is critical.
Bruce	Glor	Experience is crucial to be able to offer advice
Peyton	Glover	I am indifferent to this. However, I would like to have the board repeal the limit of 5 attempts to take the CFP exam, and return to leaving the examination window open to allow those who may be great advisors, but horrible test takers to pass the exam.
John	Godfrey	That's fine

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Heidi	Goertzen	The rules and regulations change significantly and fast. What was accurate even 10 years ago is no longer correct. If anything, the time frame should be shortened.
Pedro	Gomes	All career experience is valuable and contributes to an advisor's ability and toolkit. The 10 year rule is an arbitrary mark that is simply there because of the human tendency towards solutions which are simple i.e. a round number such as - 10.
Tim	Goodwin	sure, but I wouldn't go further back than that.
Ajith	Gopinathan	I feel that experience that is more than 10 years has two issues; 1 - it is less relevant; 2 human brain can't retain the knowledge if it was never used in the last 10 years. So unless I misunderstood this change, I don't think this is acceptable.
Therese	Green	I've known several financial advisors with considerable years at wire houses that get a CFP(R) certificate merely to have the certificate for marketing purposes. They have not necessarily practiced any financial planning besides investment structuring. I believe it is important for them to actually learn and apply what was presented to them before moving forward, not just get a pass for years with clients that focused on only one strand.
Andrew	Griffith	Often circumstances prevent people from achieving goals. Allowing a 15-year look back period is more accommodating as the CFP is more of a theory based profession than it is driven by changes to laws.
Eric	Gritter	Under this new standard, a candidate could qualify over a 5 year period, then take a decade off doing something completely unrelated, and then come back after that 10 year hiatus and still qualify. I think that is too long a period of 'in-active' experience where much could change in the industry.
Brandon	Gromadzki	Do not make the pathway to CFP easier. CIMA doesn't target the same content and it is vital to uphold the pedigree and expertise of the designation by ensuring uniformity in education from those that hold the marks. within 15 years the industry changes dramatically. that experience is not relevant and will push underqualified CFPs forward.
Kathryn	Grover	This change would drastically alter my trajectory as a career changer, and as someone from a non-traditional background entering (or in my case re-entering) the financial planning profession. I worked directly under the guidance of a CFP professional 12 years ago, and after taking time to develop additional career skills and raise a family, I couldn't be more thrilled to be pursuing the CFP marks myself. If the proposed window is increased to 15 years, I can count this time in addition to my current experience, giving me a vastly increased flexibility along my career change path and timeline. This change will no doubt open the door to a more diverse group of next generation financial planners, especially women.
Joshua	Guadarrama	I would worry for too long of a time of a time for experience if there is a significant gap in time between experiences, though that is more on a case basis.
Phil	Guerrero	Not sure if 10 or 15 years would make any difference. My own opinion is a high percentage of those looking to use the marks are well within the 10 year window or 5 years after completing the exam. If the concern is making it easier for someone to use the marks again after letting it expire, the 10 year window makes more

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		sense. Recertification after a 10 year lapse sounds about right. 15 is too easy and a lot could of changed in those 10 years.
Levi	Gunn	Giving a decade and a half of look back is insulting to the people who are actively working and being put on the same pedestal as those who worked 2-3 months over the last 15 years. It makes the title irrelevant if you hand it out to anyone who's done it for 3 of the last 15 years.
Scott	Gutman	Experience is experience, whether 10 years or 15 years.
David	Haas	I am not sure what the CFP board is trying to solve here. The issue is going to be if someone had a few years of experience, but then went off to do something else for 10 years (maybe raise a family) and are then trying to get back into the field by passing the CFP. While I feel that we should support someone like this, I also think the experience may be too old to be relevent. Maybe this should require a special review if the experience is older than 10 years.
Tiffany	Hackney	15 years is a very long time to meet that requirement and I do not think anyone should need more than 10 years from the point before the exam to have the experience and I don't think experience that was so long ago should be allowed to count.
Michael	Hadley	Why are we making this easier? The pass numbers are up, the test seems to be easier than years past, there are more CFP's than ever now, why are we watering it down further, if anything the test should be getting harder and this should be the 'super bowl' in financial planning not common place.
Nicholas	Hagan	I'd be in favor of an unlimited window - experience is experience, as long as it can be verified.
Laura	Hall	I would support qualifying experience to be 5 years versus 15 years.
Thomas	Halonen	Fairly recent experience is very relevant. Anyone would get stale if their experience was a long time ago.
Jason	Hamilton	This is too wide of a window. So much changes over 15 years.
Trent	Hamilton	World is a very different place than it was 15 years ago, although credit should be given to reflect the length of service, it should not be placed equal in value to experience gained in the past two years. In a static job environment without many new products, regulation, reform or technological advancements then it would make sense to count one year of experience 15 years ago in equal value as one year now and as equal to one in ten years, but that is not the environment the CFP finds himself in. The CFP in 2024 is debating Artificial Intelligence integration into his practice, the value of Crypto currencies in diversification, all within a highly scrutinized sector with rapidly increasing and changing regulation. The value of the experience should be weighted to the most recent years with a fractional value given to years further out than 10.
Kade	Hammes	Does this mean if someone did financial planning 14-15 years ago and then found a job doing something totally different? That was a long time ago and a lot has changed in this industry. I'm not sure I would approve of this one.
Drew	Hanessian	Experience from greater than 10 years ago lacks relevance in a fast-changing world. The current 15-year window is probably on the too-generous side already.

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Noah	Hankin	The recency of experience is critical, as financial planning has evolved significantly over the past 15 years. Someone who stopped practicing 12 years ago may not possess the up-to-date knowledge and skills necessary to meet the current demands of the profession.
Allison	Hanley	That is much better. Gives people who have stepped out of the workforce for various reasons (i.e. raising children, caregiving for elderly parents are going back to school) more time.
Michael	Hanrahan	5 years prior and 10 years after
William	Hansen	I feel a 15 year lookback is too long. The foundation and general concepts generally stay the same, but with the constant change in laws, a 15 year lookback is too long. Much of what we are doing CE on today will be outdated in the next 3 years, let alone 15. I am not sure about you, but I wouldn't trust my CPA if he had not practiced taxes in 15 years.
Renee	Hanson	I see no reason to extend 15 years particularly given the need for current planning knowledge. How much more can you dilute a credential???
Parker	Hanson-Harden	If you aren't accumulating enough experience within a 10 year window, you likely aren't practicing the needed skills needed to an extent to build a knowledge base.
Mingming	Hao	This is reasonable
Tim	Harder (Quotient Wealth Partners)	This seems very niche as a request. Would need to understand relevance. If this is to be supportive of parents returning to the workforce and resuming a career in finance after staying at home, then our response would be 'strongly support'. If not, it would probably move to 'oppose'.
Dean	Harris	As long as the hours can be approved by an attester I think this is fine.
Josh	Harris	The industry changes too much too quickly for this experience to be relevant.
Adele	Harrison	This is generous for candidates changing careers.
Gerri	Harrison	Too much change in 15 years can make education obsolete. Need to be practicing to apply.
Ryan	Harvey	4,000 hours is only two years of full-time work. This is not an impossible or exclusionary standard. If someone hasn't done it in the last decade, it feels reasonable that they should earn it sometime recently.
Michael	Hathaway	Is this really an issue? It seems the four-year degree requirement is far more restrictive?
Stephanie	Hays	Needing to shift the window to 15 years before in order implies a long break in the 10 years prior and lack of commitment to obtain the experience in the next 5 years. One should not need 20 years (15 prior and 5 after) to have 6,000 hours of experience.
Victor	Heetai	Question how extending the experience range to over 10 years creates candidates who are above the flock. There are a lot of changes in our industry year-over-year, so if they are relying on experience from over 10 years, question how up-to-date they are on relevant planning.
Lindsey	Heglar	I guess it could depend on what type of experience the individual has; however, a lot can change in the industry in 10 years, even more in 15.

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Daniel	Heidel	Given the many different reasons that people pursue CFP certification, I find this a fair revision to allow more people sufficient time to earn their marks.
Anthony	Hellenbrand	Not a strong opposition, just feel that the field changes rapidly and experience 15 years ago is way different than experience this year.
Tiffany	Helleson	This is too long of a gap. Doing something 15 years ago, certainly does not qualify you for current standards, rules, and laws. A lot changes in even a 5 year period.
Brenton	Helms	Feel that this should be obtained BEFORE gaining the privilege to use the letters.
Tyler	Helton	This would allow people to raise their families and get back to the work force/career transition.
Joel	Helzer	15 years is a very long look back
Kevin	Henderson	15 years is too long of a window. CFP professionals need to have relevant updated information. Too much within tax laws, retirement rules, etc. change within a 15 year window to consider some of the older work experience relevant and current.
Jay	Henry	Relevance of experience acquired in excess of ten years both in current applicability to industry expectations and in the ability to apply skills that have not been practiced in over 10 years.
Bradley	Herdt	I feel this broadens the window excessively. Experience 15 years ago may be outdated in applicability and relevancy on the candidate's current behavior.
Terrence	Herr	15 years is too long of a window and will discourage new CFPs
Andrew	Herzog	Standards should be tightened or at least maintained, not loosened. Furthermore, our industry is changing so fast that the day-to-day work of 15 years ago is not relevant to the needs of clients today, i.e. no one needs a stockbroker or insurance salesman to educate/purchase insurance for them anymore. Technology and changing needs make older experience out-of-date.
Joshua	Hester	Based on the rate of change in the industry and the need for CFP Professionals to have relevant experience, I oppose this change.
Sam	Heveroh	I think this is fine. I don't really have strong feelings either way.
Jesse	Hindson	Financial planning 15 years ago was very different than it is today. Some of the base principals remain the same, but it should be reviewed and relearned if not within the last 10 years.
Jeff	Hinish	That sounds fine. I assume this is the 6,000 hours. 40 hours per week at 50 weeks is 2,000 hours. So, 3 years of work over the last 15 years instead of 10? Sure - are there alot of people this affects that are asking for this? Seems like a strange change.
Deb	Hinton-Brown	I don't think that the increase from 10 to 15 years is material in qualifying to apply. If one cannot demonstrate the competency needed in 10 years another 5 won't make a difference.
Mark	Hoemann	more BS
Patrick	Hoffman	No issue
Cheryl	Holland	I'm sorry if you can't complete in 10 years, why would you be able to complete in 15 years. Plus, your experience gets stale with time (speaking for myself!)

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Taylor	Holland	This will be particularly helpful for female planners who choose to step out of the workforce for a few years if they have children.
Benjamin	Holm	Financial planning is financial planning. Part of being good at it is working and adjusting when laws and regulations change. The longer your in the business, the more experience you have with it.
James	Honaker	I would require the experience be with a true financial planning firm. Not a wealth management outfit or insurance outfit.
Pamela	Horack	While prior experience is important, so much has changed in the financial world that much of what we did as a profession and how markets worked is relevant.
Josie	Horn	While I have no issue with the idea of extending the qualifying experience window back to 15 years prior to applying for CFP certification I don't see why that window should not also be shifted further out in the other direction. Would the experience further in the future not be still as relevant as experience as far back as 15 years prior to certification?
Aaron	Horne	Experience I gained more than 10 years ago was valuable, but not relevant enough to my current working knowledge and application. I understand the reasoning but (as a client) I wouldn't want to hire someone that got all their certification experience between years 12 and 15, and then did nothing with Financial Planning before taking the courses and passing the CFP® Exam. I don't see it as a huge issue, but I would question what problem you are trying to solve and why. A change I would like to see is extending the number of years after the exam a candidate might meet the experience requirement. Perhaps 7 or even 10 years. It is unclear to me why it is shorter after.
Landon	Horne	It's an ever evolving and ever changing industry. I think the current standard is sufficient.
Justin	Horowitz	Within 15 years, a lot will change. Fifteen years ago the Dodd-Frank act was just passed. Memory fades. Opening up experience that far back degrades contemporary approaches to planning.
Brent	Horvath	Why are you cracking down on other areas and then opening this up. 10 years should be plenty of time.
Jim	Houghton	I now have 30 years of experience with CFP related activities early on. I support this further look back.
Brian	Houts	reducing the stringency of any experience standard seems to dilute the value of the credential. This are long multi-year periods, what serious professional is truly seeking a CFP and cannot complete it such long time periods? I think this potentially allows people to enter the industry BY getting a CFP, not enter the industry and THEN get a CFP.
Johanne	Hove	15 years of experience is too long considering..is 15 year the industry norm
Adrian	Hovey	The world is changing so fast - old experience is getting less relevant everyday, even for newer advisors.
Alec	Hubbard	There isn't a discernable harm to extending the window.

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Benjamin	Huber	If extending the window to 15 years, there should still be a requirement to have some experience within 10 years. Potentially having a >10 year gap of zero experience is a long time stretch.
Joel	Huet	No strong opinion on this one.
Dave	Hutchison	Sounds ok...
Amy	Irvine	Laws change, planning strategies change; I think 10-years is sufficient in order to keep relevant.
Jacob	Ivey	15y too long, too much change. Maybe if there is a bridge/catchup track?
John	Jackle	10 years should be sufficient when the working time of an individual is 40 years.
Gautham	Jain	I am a career changer. 5 years limit for experience after completing the exam is too short, Most of the time, firms do not want to hire career changers without any credentials and its very rare to find a job that covers all the steps of financial planning process. So, finding a position takes time and completing 6000 hours (standard pathway) within 5 years is cutting it close. The proposal is expanding years before exam, which I support. I am requesting to consider increasing years (currently at 5) after passing exam so that the career changers have ample time to find jobs / experiences to fulfill the requirement. Most of the career changers (like me) from different industry can bring in new perspective and it will increase the number of CFP candidates.
Dominic	Javier	A ten-year window is too short to picture realistic experiences of seasoned applicants specially those who are transitioning to financial careers.
Shawn	Jensen	Experience should be within one decade. A lot changes and going 15 years out is too long. We should not make the CFP in general and easier to obtain designation. It should continue to be a gold standard.
Carol	Johnson	No opinion
Mark	Johnson	15 years I believe would be too long to be removed from the business. The world changes much too quickly.
Annette	Jones	Generally agree with tuis proposed change.
Audrey	Jones	I think this is fair as many people have a lot of experience that they miss out on.
Cicely	Jones	I think that individuals so far removed from the financial planning process should not be eligible to gain a CFP. If someone is more than 10 years outside of a role that involves financial planning, that tells me they want to use the certification for something other than supporting people in making the best financial decisions for themselves. I don't believe this should be allowed or encouraged.
Jaco	Jordaan	If you can't meet the experience requirement within the current parameters, it seems you really are not engaged in planning. This will just allow some folks to game it by bringing in irrelevant experience.
Conner	Jordan	I am currently about how planning was performed 5 years ago and this is a huge change vs how the industry stands now. I think 10 years is appropriate.
Kevin	Jordan	There have been several monumental changes in the past few years, such as TCJA, CARES Act, SECURE ACT 1.0 and 2.0, etc. Someone whose experience was 15

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		years ago could be missing crucial knowledge areas and clients could suffer if that planner isn't fully equipped to help them.
Mindy	Joseph	The financial services industry has historically been quite fluid, e.g., markets and product offerings change with regularity, industry titles and roles have shifted over time, firms can change the types of client demographics they pursue which can necessitate a change in perspective and qualifications, etc. Extending the experience lookback window back to 15 years would allow candidates to include experience from a time in the industry that may have been meaningfully different or from roles that are no longer relevant to the expectations of a CFP(R) professional. I believe aligning the experience window with current industry dynamics helps to ensure that candidates are best prepared to meet the expectations of the certification.
j	k	Orville Wright wasn't an experienced pilot.
Henry V	Kaelber	Don't understand the reasoning for this proposed change
Melanie	Kahrs	Strongly support this! I believe this too can directly support the CFP's diversity goals and help with sustainability on diversity initiatives. For example, it supports individuals primarily women who have taken time out of the work force to children or even others who have taken time off to take care of dependent family members that are looking to return to work.
Michelle	Kaicener	This doesn't benefit me one way or the other. I am a potential career changer, and I am unlikely to be affiliated with any organization for 15 years.
Matthew	Kalajian	Things change...too much time gap can diminish the marks. I like a 5 years before and 3 years after timeframe.
Janel	Kalish	Allows for people who have had experience in the past but left the workforce for whatever reason to use that prior experience for completing their CFP.
Amber	Kanzenbach	A 10 year lookback with a grace period after certerification is PLENTY of time to evaluate experience. Experience from over 10 years ago is fleeting.
Hooman	Karbasian	Not sure if I understand this one properly. So we are now asking for 15 yrs of experiance? That seems a lot
Jennifer	Karch	Many people want to complete this later in life for various reasons (i.e. family, etc.) so I think this would provide more flexibility for those who had to take a break from their careers.
Robin	Karpan	I think 15 years is too long.
Khory	Katz	The field changes constantly, I think we should make the experience requirement more stringent, not less.
Kathleen	Kee	Things change so quickly in financial services. 15 years back to not applicable today.
Jean	Keener	15 years seems like an excessively long time. I support retaining the current standard.
Autumn	Keller	15 years is too long. The knowledge learned through the courses and exam would fade over 15 years.
Patrick	Kelly	Seems reasonable

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Vera	Kelsey-Watts (Saltbox Financial LLC)	NO - The world is even more unrecognizable and getting more different. Experience from longer ago in time does not mean you're more prepared for now. The world of financial planning is so different and evolving we must keep our current standards to the present.
Jeff	Kendall	too long of a time period
Kit	Kenny	10 years is sufficient.
Erin	Kerber	This would open more opportunities for women who left the workforce to raise children and are ready to re-enter the workforce and need a competitive edge.
David	Kinder, RFC, ChFC, CLU	This change means nothing. Absolutely nothing. Now, if you allowed such experience in lieu of a college degree 'in any discipline'... THEN we're getting somewhere! Otherwise, it's just talk and making noise on a change that means absolutely nothing.
Eric	Kirste	I don't have a strong opinion either way on this question.
Andrew	Kish	I believe that the current lookback window is sufficient. If a candidate cannot acquire the necessary amount of hours in that timeframe, they must either have an extenuating circumstance or are unable to properly serve clients.
Ryan	Kittrell	The prior experience needs to be more current. 15 years is just too far back.
Kory	Klosterman	I would be concerned that experience from more than 10 years ago may not be relevant to today's planning environment.
Alan	Kneale	There are too many changes in past 15 yrs to make that old of experience relevant especially with additions to fiduciary requirements and ethics
Robert	Kocembo	before and after.
Joseph	Kochera	The landscape for Financial Planning continues to evolve and, while some candidates may have served in a role that was considered applicable in 2010, the knowledge used at that time would potentially be dated or completely biased based on the period just following the 2008 financial crisis. Experience should be more current in my opinion.
Henry	Koehne	As someone with over 15 years of experience, I think the experience should be current and more up to date.
James	Koestner	10 years is long enough for qualifying experience.
Alexander	Komrovsky	No opinion
Brandan	Kools	If we go too far back... is it really relevant to current standard?
Joel	Koon	I believe that the 10-year window is perfectly fine as is for experience qualification. If you are working full-time in a position that covers enough steps of the financial planning process for the experience to count, then it would only take around 3-years to get to 6,000 hours. If you unless this a person that was involved in the financial planning process, then went a different direction with their career, and now are trying to re-enter the profession a decade later, then I do not see how this would help anyone. If they took that long of a gap between their experience and certifying, they likely should show that they have some more recent/relevant experience anyway.

CFP BOARD

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First name	Last name (c/o firm name, if applicable)	Response
Brian	Koonce	15 years ago is a long time. Things change and experience is less relevant if it's further back.
Paul	Kopey	That makes sense.
Brian	Korb	People change careers and jobs quite frequently in our culture, so extending the lookback from 10 years to 15 years makes sense.
Mateusz	Koszarek	If as a professional you're doing planning than it shouldn't matter if you have 10 years or 15 years of experience before the CFP exam. The point is, if you're a planner, you'll have the experience. If you're not, why dilute what this designation ought to represent.
Ross	Krause	No i dont think anything older then 10 years should count. its just too long ago.
Austin	Kunzler	Industry moves too fast for experience 15 years ago.
Bryan	Kupchik	N/A
Julia	Kwok	The shift allows experienced financial planners to get certified sooner without losing too much competency level. The tradeoff is the currency of knowledge of CFP, but that can be maintained through continuing professional development requirement.
Gerry	Lachnicht	Skills and knowledge can lapse over time when not actively practicing within the field of study.
Ching	Lam	It creates the flexibility of qualifying. It encourages candidates to pursue their CFP goals
Lars	Lambrecht	I really don't understand this.
Michael	Lancaster	Is the Board receiving enough requests from candidates who are returning to the industry after a career-change or retirement to justify this change? Would it not be less burdensome to put an asterisk on the 10 year requirement and say exceptions would be reviewed on a case-by-case basis?
Jamie	Lapin	There are many reasons why someone might have an extended delay in practicing: child rearing, illness, family responsibilities etc. CFP is about helping families. We should not be punitive to our own.
James	Larson	Oppose. Leave as is
Daniel	Lash	15 years relative to 10 is fine but probably would only rarely apply.
Steven	Latham	The industry changes with increased speed each year. Experience over ten years prior would not be applicable in today's environment.
Laura	LaTourette	10 yrs seem reasonable
Darrin	Leaks	Ten years prior should be changed to 10 years after completing the CFP exam. This would be helpful for individuals who start their on businesses and need appropriate time to build a client base in order to get the 6000 hour requirement. Or the 15 year window should be optional to apply 10 years before or after passing the CFP exam.
Ed	Lebold	We should encourage more CFP professionals. This makes certification more difficult unnecessarily.
Kristen	LeClair	If you can't complete this in 10 years, you're not committed.
John	Lee	15 yrs seems too long. Will the experience even still be relevant that far back?

*Comments are verbatim, not edited for grammar or spelling.

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Jonathan	Lee	The industry changes rapidly. 10 yrs is a good window.
Michael	Legge	The experience bucket should be more recent than 15 years. This is a long bridge gap of time.
David W	Lentz	Why not.
Rachel	Lewis	I don't understand the rationale for this. I think that in a fast-moving job market, we should be consistent with time before and time after to fulfill the experience requirement. However, fifteen years is too long. In what situations does this really make sense? I think that the experience requirement should be 10 years before and 10 years after for consistency. It would allow a potential job seeker to take the exam and then decide to make the move to financial planning when he/she is ready. I don't understand why you allow for a bigger window before taking the test than after the test. As a professional, I'd like to push more people to get an education on the front end of financial planning. This change does not do that.
Nan	Li	The time span is too wide and the past experience might be outdated and no longer applicable to current legal and financial environment.
Darren	Liberski	Seems reasonable.
Gary	Liberty	if you have not practiced financial planning for more than 10 years you need to get up to speed on rule changes again. 10 years is more than enough of a look back period.
Brett	Liebau	The financial services industry landscape changes so frequently that I don't think this window should be expanded if individuals are out of the industry for an extended period of time.
Jason	Light	If we need to stretch the experience window to 15 years is that experience 'stale'? Or would this enable folks that work part time to qualify?
Malcolm Leighton	Liles	Experience more than ten years ago is ancient history and not pertinent to the applicant's current qualifications or capabilities
Vance	Litchfield	I understand the need to increase membership. However, as you lower your standards you increase the chances of another organization being perceived as the symbol of excellence. People need to respect the designation and feel they achieved something. If everyone has one, it's not a way to distinguish yourself. The designation loses relevance.
Houston	Little	As long as candidates are able to recall/refresh themselves enough to pass the exam, I'd say they have proven they are CFP worthy.
Guo	Liu	10 years prior already seems like a long time ago. 15 years is too long. I don't think anyone is going to retain skills from 15 years ago.
Chad	Lively	15 years is a long time. With the way finance and tax laws are constantly changing I feel that it should actually be reduced to experience in the last 5 years. An Advisor that hasn't worked with clients since before the Tax Cuts & Jobs act, Secure Act 2.0, and even the Affordable Care Act... Simply isn't someone that I'd say is knowledgeable or experienced for modern day financial planning.
Kimberli	Lo	I don't have enough knowledge to understand why 15 years is needed to qualify experience

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Noah	Londer	Too long.
		I strongly oppose this change, as it risks diluting the relevance and quality of practical experience required for CFP® certification. As a licensed attorney, I have observed that many states require recent and active legal experience for reciprocity, often within a window of 3 of the last 5 years or 4 of the last 7 years. These requirements ensure that professionals remain engaged in current legal practice before being granted the ability to practice in a new jurisdiction. The current CFP Board standard of allowing experience within the past 10 years is already a generous lookback period. Extending this to 15 years goes too far and does not support the objective of maintaining competency in financial planning. Experience is not just about accumulating hours; it is about maintaining relevant, up-to-date knowledge and skills. I have personally seen cases where professionals earned advanced designations decades ago but, having not actively practiced in the field for many years, have since lost much of their practical knowledge. A CFA who earned their credential 20 years ago but ceased practicing 12 years ago, for instance, would likely struggle with modern financial planning concepts. Under the proposed change, such individuals could bypass the experience requirement entirely if they merely passed the CFP® exam. This weakens the professional standard and does not serve the best interests of the public or the profession. The purpose of the experience requirement is to ensure candidates have meaningful, current, and applicable expertise before earning the CFP® mark. Extending the lookback period from 10 to 15 years would not enhance the quality of the certification process, nor would it ensure that clients are served by competent, up-to-date professionals. I strongly urge the CFP Board to maintain the existing 10-year experience window to preserve the integrity of the CFP® certification.
Paulo	Lopes	
Susan	Lopez	Experience from the past can be very valuable
Tonya	Lore	Again, not everyone takes a straight path to advising. Allow for my diverse backgrounds and experience over a career to count towards the experience.
Kyle	Louvar (Guided Capital Wealth Management)	I feel all experience requirements should be prior to applying for certification and should be based on hours spent on actual planning work. There is no substitute for experience when it comes to being the premier industry designation and doing what is in the best interest of clients.
Alicia	Love	I don't think this improves standards, but loosens them unnecessarily.
Kristina	Love	People in this industry have a lot of experience that should be taken into consideration
David	Lowe	Technology changes with time, but human nature and the basic principles of sound financial management do not change. Good experience earned 15 years before applying for certification has the same value as good experience earned 10 years before applying for certification.
April	Lowery	10 or 15
John	Loyd	If the goal is true experience to uphold the standards, over ten years is a LONG time. So many changes have occurred in that time frame. 10 years seems to be

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		more than sufficient. Perhaps over 10 years could be done on a case-by-case basis, where one 'could' petition the Board to try and qualify the experience. For example, let's say a person had 8 years of experience in the business, running their own firm vs. a person that had two years of experience in more of a customer service role. At the surface, it just seems crazy (given all the changes this industry has and will continue to have) to say, 'Oh, well Bill 14 years ago was a financial advisor' so he's all good!
Alejandro	Lozano	The industry is constantly changing. Experience from 15 years ago is stale. Planners should be well aware of current practice standards.
Matthew	Lugar	strongly support
Taydy	Luis	15 years is a substantial amount of time where regulations, financial instruments and behavior can significantly change.
Timothy	Lux	If insufficient experience has been rendered in the 10 year window prior to taking the exam, why extend it further back? What is retained or relevant past a 10 year look back?
Adam	Mackall	I know there are career changers out there, or maybe women who took time off to raise kids. My struggle is whether they are up to date with current information. I oppose it for that reason, but I can see why extending it could make sense.
Ryne	Mading	More experience is better. It makes the certification more relevant for those who achieve it.
Drew	Magll	6 years is enough. As long as the board allows more pro bono experience to count toward the 6000 hr requirement.
Ali	Mahbod	yes some individuals have shady backgrounds and it should be expanded
DJ	Mahler	No opinion
Charles	Maina	A five-year period before the ten-year period is may capture relevant experience not previously captured.
Marco	Maldonado	Sometimes life gets in the way of the plans we have set for ourselves. Giving an extra few years to complete the experience requirement hours is a great way to give further opportunities for those still seeking a CFP certification.
Anna	Malia	Feel more recent experience should be consider - 15yrs seems to long.
Mason	Malozzi	15 years is a very large window and some of that experience may then be skewed and less applicable to current standard of financial planning.
Josh	Mancell	Sooner is better in this case. I believe it should be 10 years prior only.
David	Mannaioni	I think this is fine.
Joseph	Manno	I personally think putting any qualifying timeframe on the experience is not helpful. If you have the experience and pass the exam, why is a timeframe window needed at all?
John	Marchand	I would also include 15 years after the CFP exam, and also per my last be more open to granting experience hours for related professional work that isn't specifically in the financial planning area.
Carey	Markoe	So much can change in a decade, let alone 15 years. I think the current standard makes the most sense.

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David	Marotta	Are there really people who have sufficient experience ten years and fewer than 15 years? This doesn't really feel all that important.
Kenneth	Marshall	Candidates should have a minimum of 5 years experience before rather than 5 years AFTER completing the CFP exam. Bar needs to be higher, not lower.
Leo	Marte	I believe that for experience to be relevant it must be also recent. Expanding an already generous 10 year window risks allowing professionals to use a designation for which they have no recent experience.
Bruce	Martin	I support a 15 year look-back.
Maria	Martin	Experience is good and necessary as part of our industry, however, laws, regulations, and technology changes so much, I believe it is important to ensure candidates are acquiring experience in a timely manner. 15 years extends this timeframe so much that it will be challenging for the CFP® to ensure that a candidate has maintained the quality experience and knowledge required of a CFP® professional. If a candidate is serious about maintaining the CFP® marks, timely experience and effort is critical.
Paul	Martin	Agree wholeheartedly with this change. Practical experience is very important. One can be a good test taker, and understand concepts, but putting them to use in the business world is a must.
Barbara	Martinez	Many professionals, especially those transitioning into financial planning from related fields such as financial coaching, banking, accounting, or nonprofit financial counseling, bring extensive experience highly relevant to the competencies required of a CFP professional. Allowing a broader timeframe ensures these individuals can leverage their prior work, reducing unnecessary barriers to certification while maintaining high competency standards.
Kevin	Matthews	Certification is a long process and preparing for it is important. I think that youth that are in college programs should study for and pass the exam, go to the firm and then use that experience where they can. By removing this, you could put pressure on recent college graduates to have to study for the CFP exam while they are building a book of business and just building the book is a 60-70 hour a week job. Adding prep work for passing the CFP exam is asking a lot.
Christy	Matzen	That's too long and unnecessary.
Rick	Mayo	The new standard clarifies the experience requirements. It's simple to understand and simple is better
Christopher	McCauley	the profession changes, 10 years is fine
Jeffrey	McClure	I believe that is a reasonable requirement because financial industry experience of more than ten years may be more of a detriment than an advantage for an applicant.
Steve	McConnell	My opposition to this requirement is not based on the change in the lookback timeframe. I think the before-vs.-after CFP experience requirement is not consistent with the purpose of demonstrating and ensuring the CFP® professional's competence. If the CFP coursework and examination is truly valuable, then the CFP® professional's experience after obtaining the CFP® credential should be worth more than the experience prior to obtaining the CFP®

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		credential. It would make more sense to require something like 6000 hours of lookback experience (I don't think the timeframe matters), or 3000 hours of experience after successfully completing the CFP® exam. Otherwise the implicit message is that experience after completing the CFP® course of study is exactly the same as experience before completing it.
Jack	McCormick	I believe 10 years is plenty of time and 15 could be too long.
Kyle	McCune	10 years is more than a reasonable amount of time to complete the experience requirement. It may even be too long based on the significant changes that have happened in the last 10 years. This will water down the certification and reduce its credibility.
Justin	McCurdy	A lot can change in 15 years of time, more recent experience is more relevant and applicable when seeking to increase the quality and rigor of certification.
Jessica	McDonald	Technology changes faster than every 15 years and the needs of a general population are expected to change at a faster pace as well. It is absurd to think that a gap of 15 years should be an acceptable amount of time between testing and gaining experience.
Catherine	McDougall	The standard seems fine as written. Technology has changed the industry and experience too old may not be relative so by making it a 15 year window I assume candidates could go back further.
Ryan	McGhee	I think that's too long. The industry changes too quickly to allow a 15 year window.
Thomas	McGrath	Financial planning is evolving and going back 15 years may not be relevant to what is in use today. Given the rate of evolving technology, using skills and practices from 15 years may not be relevant today and I firmly believe in maintaining the integrity standard of the marks.
Alan	McGrew	Simplifies the process of reporting the experience when applying for certification.
Aidan	McGuire	The nature of the industry is that it is fast moving and ever changing, more recent experience should be more valued than experience 15 years ago
Tricia	McIntosh	The current 10/5 standard is more than sufficient. A candidate who needs as much as 15 years to meet the experience standard may have wanted to reorganize his/her priorities in the beginning.
Joseph	McKitrick	i have 40 years of experience at a large bank and worked with CFO's, treasurers, vps of finance, cash managers and others at various corporations. I worked with these individuals on issues such as financial planning, investments, risk management, tax, cash flow and credit and feel that your definition of work experience is too narrow. I was told that none of that experience counts towards the 6,000 hours and this has negatively affected my plans for a career change to become a certified CFP professional.
Christopher	McLawhorn	The number of years required is too high. It will deter young professionals.
Ben	McLintock	I would rather have this scenario be the rule, as opposed to the current standard which allows for experience to be acquired after completing the exam. This avoids the potentially challenging situation of having to revoke someone's CFP designation retroactively. However, I do not see how someone who is dedicated to

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		the financial planning profession would need 15 years to accumulate the experience needed to qualify. I think the timeline should be shorter.
Andrew	McNally	way too long. Imagine 1997-2012. That person missed 2 incredibly difficult times. It'd be a disservice to clients. Thank you.
Arianne	McSellers	This is extremely helpful for those who have taken corporate breaks and are reentering into the workforce.
Kiernen	McTaggart-Ivezic	The length of time before CFP certification simply may reward those who do not put in consistent hours towards financial planning excellence. Having CFP certification at the end of the career is better than not at all but may send the wrong messages regarding competency, why is this individual waiting so long to attain it and go from being a candidate to a certificant? 15 years before seems unnecessary, why could it not have been done before?
Christine	Messmer	The current requirement is fine.
Alison	Mewborne	15 years is too long to look for experience related to CFP areas. If one cannot obtain experience in 10 years before or 5 years after then they must not be working in the field or are unemployable in the field for good reasons.
William	Meyer	I want recent experience
David	Middleton	10 years seems like enough
Michelle	Miles	I'm assuming that the five-year post CFP will remain as I believe that is valuable for many career changers.
Aaron	Miller	It seems to me that skills and knowledge from 15 years ago may be outdated when trying to apply it to today's financial planning.
Ethan	Miller	Would also like to see the window for experience after passing the exam to be extended.
Frederick	Miller	This modification means that experience could have ended 12 years before certification. Today, that means experience could have ended in 2012 (versus 2017 with today's standard). I'm concerned that's too long to be out of the profession.
Maureen	Miller	Qualifying experience earned 10-15 years ago will be out of date
Michael	Miller	Believe this to be too long of a lookback as experience could be extremely outdated due to all of the changes that have occurred during the last several years
Patrick	Miller	10 years is too long so 15 years is way too long. if you are out of the industry for that long a period you should have to get 'refreshed' sooner to sit for the exam
Ronald	Mims	N/a
Michelle	Minisci	Seems like semantics. I don't think will 'move the needle' very much.
Nicola	Miranda	Our work/environment we work in changes too much to allow for the extra 5 years, in my opinion.
David	Mitchell	The 10yr window prior is adequate. Expanding this risks diluting the relevance of the experience. I was an engineer 20yrs ago, but my experience in that field would have diluted relevance in that career field today.
Lucianna	Molinari	10 years of qualifying experience is plenty. Why are you making this so inaccessible to someone who has worked in this field for 10 years. this is horrible.

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Alexander	Moore	15 years ago the estate tax exemption amount was \$675,000 and exchange traded funds were a novelty. The industry has changed rapidly, and will likely continue to do so. Current expertise and knowledge of best-practices should be weighed much more heavily.
Hannah	Moore	<p>I appreciate the CFP Board's decision to extend the lookback window for qualifying experience from 10 to 15 years. This is a much-needed and welcome change. In our work with aspiring CFP® professionals, we frequently discuss the competency standard review and encourage participants to share their perspectives. In fact, during one of our recent meetings, multiple individuals expressed how this proposed change would make the CFP® designation more attainable for them. Thank you for making this adjustment. While this is a great step forward, I encourage the CFP Board to also reconsider the five-year post-exam limitation for completing the experience requirement. Many aspiring financial planners express concerns about this constraint, particularly career changers and those with extenuating circumstances that delay their transition into financial planning. Although exemptions exist, there is still a firm cutoff point that creates uncertainty for candidates and is regularly discussed. Expanding the five-year post-exam window would make the certification more accessible to a broader range of professionals, including:</p> <ul style="list-style-type: none">- Career changers who intend to enter the profession but experience unexpected delays in securing a relevant role.- Individuals re-entering the workforce, such as stay-at-home parents, who may want to take the CFP® exam while working part-time or gradually transitioning into the field.- Candidates maintaining continuing education (CE) requirements who are actively engaged in the profession but need additional time to fulfill the experience requirement. <p>Given that experience accumulation varies widely based on individual circumstances, allowing more flexibility beyond the five-year mark would help more qualified professionals achieve certification while still upholding the integrity of the CFP® designation. Thank you again for this important adjustment, and I encourage the CFP Board to further consider expanding the experience completion window to support a more diverse range of candidates.</p>
Kyle	Moore	Why? Again, this is not to enhance value of the marks. This is simply to increase the pool of potential members so you can grow revenue. Another symptom of a disconnected board who has lost sight of their mission. Eventually, the fiduciary planners will leave and you will be left with insurance salesmen and broker dealer reps. If that happens, the CFP marks will mean nothing.
Lisa	Moore	I believe the 10-year window is sufficient. Extending it to 15 years then becomes close to when candidates will consider retiring and may not be interested in expanding their knowledge or credentials. For the complexity and depth of the required knowledge, candidates may feel it is not worth the time, energy, or investment into the program. You could require 15 years to practice independently and 10 years under the supervision of a firm or currently licensed CFP.

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Clode	Moradi	Experience should be relevant and up to date. A 10 year look back is adequate for most advisors. Advisors that have unique situations where their experience falls outside of the 10 year window should be given the opportunity to ask for a pass, if their situation warrants. I believe we should make some room for certain situations, but not loosen the requirements.
John	Morgan	I think the importance of experience should matter mainly after taking the exam. It is a great way to start in the advisor industry so students should be incentivized to take it early and reap the benefits vs having to wait after many years of industry experience.
Scott	Morley	So much changes in our industry year to year, that someone who is relying on experience from 15 years ago will, most likely, have severely outdated information.
Katrina	Morris	I think the window is already lenient enough.
Stephan	Morris	It should be shorter with how fast things change in this profession.
Liam	Mulcahy	15 years is a long time - many things greatly change in 15 years.
Julie	Mullikin	If someone has 10 years of experience in financial planning, I'm not sure what good an additional 5 years of experience would be. Ten years should be more than enough to suffice. There are some people that I know with the CFP® designation that have no business with the designation that they have held for 20+ years.
Caden	Mumford	I feel like the shift from 10-15 is a pretty arbitrary view on experience. A CFP shouldn't need to look back 15 years to count necessary experience. If a person has been out of the industry for over 10 years, then they are most likely out of touch with the current state of things.
Kahlela	Mungin	None
Evan	Murphy	I dont think this is a major change. 10 years or 15 years. The key is that candidates have applicable experience to serve clients well and to high standards.
Jillian	Murray	10 year lookback is good, but 5 year look forward is bad, again especially if there are tighter requirements on experience. This means that someone who takes the exam when they finish school, a sensible timeline and something I honestly would have preferred to do myself, has 5 years to gain 3 years of experience directly in the advice profession. They don't have time to explore other careers, they don't have room for mistakes or to be impacted by fin layoffs. Why does it honestly feel like these changes are an effort to exclude a younger, more diverse generation of certificants? The more I read, the more concerned I become about representing the marks and what this organization stands for.
Lori	Nadglowski	I support
Shamiah	Naff	A lot can change in 15years,
Frank	Napolitano	I am almost at my 15 year mark with the CFP certification. Honestly, I would be hard pressed to go into the details of material I studied or worked with 15 years ago which I haven't revisited since. I'm not convinced 10 is the perfect number of years to lookback, but I do not think that 15 is reasonable.
Gregory	Nebel	The current requirement is minimal to start with, allowing some experience from that long ago waters down further the requirement. This implies I could do some

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		related work 12-15 years ago and have satisfied the requirement which is bogus. Rather put some better teeth into the current requirement so it means more.
William	Nedza	This proposal could allow a candidate who had 3 years of work experience that commenced 15 years ago to meet the qualification even if they were not in an 'experienced position' for the last 12 years. 3 years in the industry followed by 12 years NOT in the industry, during which most likely their 3 years of experience become perhaps useless or at the very least outdated, makes this a bad proposal.
Devin	Neitzel	Experience is experience and should qualify - I think if this was going to go into effect, those that use experience from 10-15 years ago should have an increased CPE/CE requirement.
Chris	Nelson	15 years is a long time. I'd rather see it kept at 10 years, but allow for board review of extenuating circumstances if someone falls outside of that range.
Jack	Nelson	It's too far back, 10 years is more than adequate.
Stacie	Nemetz	Do not understand the benefit of expanding the window from 10 to 15 years. In addition, if the candidate has not completed additional training/education during that window, is there a risk that the candidate will not be providing appropriate advice.
Jon	Nettles	The current 10 years before and/or 5 years after seem the right mix. If the proposal is an 'option', then that's fine.
Lucas	Nettles	I think experience needs to be timely. I prefer the current standard over the new one.
Jordan	Neuschwander	There should not be counting of experience that was over a decade ago as that experience can be easily forgotten over long periods of time.
Jeff	Nevlida	This disadvantages new CFP candidates that are earning hours under the old system. The certification should not be a tool for existing employees to simply qualify for a raise / promotion. Supervisors without CFP certification that need to sign-off on '4,000-HOUR APPRENTICESHIP PATHWAY' should continue to be handled via Policy Exception Request.
Jacob	Newcomb	The window should remain narrow. The world of financial planning changes so rapidly. Experience from 15 years ago isn't all that applicable to today.
Vu	Nguyen	Na
Santine	Ngwe	I agree
Sara	Nicholson	Does this mean only experience before the exam counts? Again, I have no problem with this but it goes back to the other experience standard change I had questions with regarding having enough opportunities for the right type of experience to qualify.
Timothy	Nickas	Ten years are more than enough.
Anthony	Nigro	The current standards in my opinion set a good standard in the profession. The 15 years would just be too much and in my opinion turn off the younger adviser from applying.
Paramjit	Nijjar	I would extend the after exam period too, provided the CE requirements are met.

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Ilie	Nistor	doesn't seem to make a difference
		As a candidate for certification who recently took the exam after graduating from college and completing multiple financial planning internships, I feel that the timing of experience/exam requirement is intentionally balanced. I feel that a 10 year look back provides a more than adequate amount of experience to reference for those already in the industry, and for young people like myself, having the availability/incentive to pass the CFP exam before beginning work as a planner or paraplanner allows one to step into the industry and not only learn/advance more quickly, but also represent the profession and the CFP marks with greater excellence from the start. I think that timing the experience requirement in relation to the exam (rather than the end application) is a meaningful part of the certification's integrity and I would encourage the board to stand by it.
Peter	Nordlund	
John	Northrop	I have been in this industry (my third career) for 9 years now. I can say that not only have I nearly forgotten all the technical aspects of my previous scientific and analytical job, but many of the technical criteria have changed and I have not kept up with it. Fifteen years from now I would be completely lost. I think keeping the window at 10 years is fine.
Johnny	Nuanes	I believe that extending the window of qualifying experience could dilute the quality of candidates experience.
William	Oakland	Agreed
Celina	Ochoa	Ten years is a plenty of time to meet requirements.
Anne	Oestrieher	A lot changes in 15 years! I personally think even 10 is too long.
Cherry	Ohms	I'm not sure I understand this proposal. Does it mean to allow 15 years of qualifying experience PRIOR to applying for CFP certification and ZERO years of qualifying experience AFTER successfully completing the CFP exam? Or does it mean to allow 15 years PRIOR and 5 years AFTER completing the CFP exam for a total window of 20 years? It's not very clear to me how the proposal is phrased.
Nathaniel	Oliphant	There is significant amount of change that happens in the financial planning industry, extending the time frame back 15 years dilutes the amount of on hand planning a candidate participates in every year. I would be curious who this change actually would apply to, if anybody.
Eric	Olivero	We want certificants' knowledge to be fresh, recent, and up-to-date. And for it not to be hard to remember how to do things.
Kelli	Olsheski	I believe this will be highly dependent on whether or not the professional has kept up with their continuing education.
Kyle	Olson	I would much rather see the period a candidate has to gain experience after they complete the exam get extended than the look back period. CFP.net outlines the process as education, exam, then experience. However, by extending the look back period and not the future experience allowed, it is not incentivizing candidates to follow the process as it is outlined. Instead, it is encouraging candidates to gain experience then sit for the exam. As a candidate that was told I should take the exam straight out of college, I find that it is unfair to say that experience from 15 years ago is allowed, but someone who passed the exam with

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First name	Last name (c/o firm name, if applicable)	Response
		no experience has only 5 years to gain the experience necessary. With the experience requirement adding up to 3 years, this only allows qualified candidates 2 years of flexibility. I believe the look back and future experience periods should be the same.
John	Oluwaleye	competency standards, including: requiring experience across multiple steps of the financial planning process, allowing a wider window for qualifying experience to be used towards certification, potentially increasing the amount of pro bono work that can count towards the experience requirement, and potentially modifying the standard pathway to ensure broader financial planning competency; these changes aim to ensure CFP professionals demonstrate a well-rounded understanding of the financial planning process across different client situations. Key points about the proposed changes: Broader experience coverage: The CFP Board wants to ensure that candidates demonstrate experience in various aspects of the financial planning process, not just focusing on specific areas. Wider experience window: This could allow candidates to use experience gained over a longer period of time towards their certification. Increased pro bono recognition: Some proposals suggest allowing a higher percentage of pro bono work to be counted towards the experience requirement, potentially encouraging more financial planning for underserved communities. Standard pathway modifications: The CFP Board may adjust the standard pathway to ensure that candidates gain a more comprehensive understanding of the financial planning process by requiring experience across multiple steps.
Michael	Oroszi	Much of my personal advisory experience is between 10-15 years. While some things change, the core tenants remain consistent.
Andrew	Oster (Triton Financial Group Inc)	This allows candidates with more 'stale' experience to apply for certificate in an industry with a more rapidly moving and changing regulatory and technological landscape.
Olalani	Oyegbola	I am in favor of the longer look back period as long as the candidate can show at least 3 of the 15 years were recently completed using the latest guidance and tools available in the profession. For example, someone may have been a Tax Accountant and switched careers. The person may then decide to recently get back into the Tax field. Therefore, the last two years (2023 and 2022) and current year (2024) should be filled with examples of how one's hours were met. If all hours were over ten years ago, that individual may not be prepared with the knowledge and skills to help today's client. I also believe the '5 years after successfully completing the CFP® exam' should be changed to 'seven'. I believe this will accommodate those who are transitioning from their current fields and career paths into the CFP lane. In a time with of cost cutting, I believe more unpaid opportunities may arise. Those who are transitioning need to financially prepare to ensure their financial stability during seasons of employment without pay, as they work towards the needed CFP hours.
Melissa	Paddock	Financial services is changing faster than ever. Someone who had experience in the industry 15 years ago would not be up-to-date on relevant topics of investing

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		and planning today. If anything, I think the window should be shortened or left as-is prior to applying for CFP, not extended.
Lynne	Page	The industry has changed dramatically in 15 years, extending that far back opens the doors to people who may need have current knowledge.
Jason	Palmer	I fully support looking back as far as possible. I would prefer and support an unlimited look back period considering that many older Candidates have of a lifetime of experience and that the principles of Primary Elements of Financial Planning are relatively static. One may have been heavily involved in Financial Services early in their career and trained by the best. Then took a detour to a related career and now is back to become a CFP. Most of these Primary Elements of Financial Planning skills stay with the Candidate their entire life. This includes ability to interact with Clients, Manage Staff, prepare reports/plans/documents, monitoring and more specifically: Time Value of Money, all of the financial calculations related to planning (short of new software modeling / portfolio tools themselves). For example, 'Double Entry Accounting' goes back approximately to the 14th Century. If a Candidate learned these skills fresh out of college, they most likely still have them today. Perhaps the solution is that requests for experience credit that are more than 15 years old be counted at 50%. And/or that certain types of credit are counted regardless of time period. For example, if you worked for a Wire House, Registered 'Anything', Licensed Professional - even if lapsed, it is presumed you were 'well trained' and have retained the knowledge and skill set to be an effective CFP to be able to properly execute on the 7 primary elements of Financial Planning.
Jonathan	Panning	A lot has changed in the industry in the last 10 years (not to mention 15!). 10 years already seems quite lenient.
Jonathan	Panzica	Experience needs to be within a short time window before & after the exam. If the window is expanded, it only gives an additional 5 years where those 5 years would have been conducted in a planning landscape that does not match the current. Lots of changes in legislation and the industry as a whole happen quickly and experience from over a decade ago does not prove relevance for the experience.
John	Parrillo	We're splitting hairs, ten years and fifteen years is a long time. Either way.
Jeff	Pasternack	15 years back is too long ..at that point you are barely working in the field.
Jammy	Pate	Experience is a critical component
Jennifer	Paterson	It shouldn't take longer than 10 years to meet this requirement.
Christian	Patterson	I feel experience should be recent.
Jennifer	Patterson	I can appreciate that some people will enter and leave positions that provide experience, however the financial planning environment, technology, continue to evolve. Thinking about my own career, the environment in which I practiced 15 years ago is dramatically different from that within the last 5 to 10 years. I believe that work experience needs to be current and argue the speed of change is accelerating, not decreasing. The risks of not remaining current are increasing for all practitioners so extending qualifying experience of up to 15 years prior to applying for CFP certification seems to pose a higher risk to consumers.

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Ross	Patterson	10years prior should be enough of a lookback.
Jason	Peck	Don't know why the current standard needs to be relaxed.
Michael	Peczinka	to keep up to date advisors should have more recent experience.
Julia	Peloso-Barnes	One of the most significant challenges for a CFP professional is staying current on changes in the law and landscape in taxes and retirement-related planning. Extending the time period for qualifying experience for CFP certification increases the likelihood of someone without the requisite knowledge of current laws, such as SECURE and SECURE 2.0 being able to advise clients with incorrect information. It seems to me that extending the experience period is a dilution of the Experience Standard. If someone doesn't have the requisite experience within the last five years I suggest they most likely not currently competent to be permitted the imprimatur of being considered a CFP professional.
Jessica	Perkins	Extending the qualifying experience window to 15 years dilutes the rigor of the CFP® certification. The current 10-year standard ensures candidates demonstrate contemporary financial planning skills, reflecting the dynamic nature of the industry. Financial regulations, market trends, and client needs evolve rapidly; thus, older experience may lack applicability to current practices. The existing framework balances flexibility with relevance, providing candidates ample time while maintaining professional standards. A 15-year window risks admitting outdated expertise, undermining the CFP Board's commitment to excellence. Preserving the current standard safeguards the certification's value and ensures certified professionals remain equipped to meet today's client expectations.
Kimberly	Perreira	If its necessary to look back more than 10 years for qualified experience, it is very likely that that experience lacks relevancy.
Trent	Perry	Yes, the lookback time seems appropriate
Kris	Persinger	This proposed change is a valid idea.
Laurie	Pertile	I don't understand the need for this change. I have seen several candidates who start the study process and pass the test in the broker-dealer world without yet having the 10 years before. So the 5 years after helps them gain experience and encourages them to take the exam. Are we limiting the Experience Standard to older candidates and somehow disqualifying and discouraging the newer college grads from studying and applying?
Jon	Petersen	Allowing experience over the past 10 years is more than enough time. Anything beyond that puts brings into the question 1) the validity of the claimed experience, 2) the quality of the work, and 3) fails to account for the massive changes in the industry over the last two decades and how we 'served' clients.
Kenneth	Peterson	I don't have anything bad to say here. Experience doesn't always equate with competence. A former Chief Justice of the US Supreme Court once stated that 50% of all attorneys are incompetent. Many have had 15 years or more of experience...
Michael	Peterson	15 years is a long time to not be practicing.
Zulma	Petty	Current standard is sufficient.

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Jim	Phillips	I would also extend post CFP exam as well for the reasons I mentioned in my previous response (ageism, career changers, difficulty in finding a job when older).
Zach	Pidgeon	15 years is a long time, even adding 5 I do not think is favorable to hold the level of this certification.
Jennifer	Pietka	Seems too long to use old experience to current situations
Susan	Pilon	I am neutral on this.
Natalie	Pine	Does anyone remember what they did 15 years ago? The CFP(r) exam changes constantly given how much our profession changes constantly so this is too long.
David	Plante	The industry has been changing at an accelerated rate and it doesn't look like these changes will slow down. If anything, experience should be lowered to 5 years before not increased to 15 so that their knowledge remains relevant
Matthew	Platt	15 years is a long time. I would encourage to keep the 10 year limit.
Timothy	Plonski	Similar to other proposed changes, I recognize how this change is attempting to open potential CFP certification for more applicants, thereby increasing the use/participation within CFP. That said, experience 15 years prior to applying for the certification is not relevant in my opinion. If an applicant is out of practice in the industry for more than 10 years, I would argue that the experience they have is no longer relevant. They have been out of practice and out of the industry for too long and given the rapidly changing environment of today's financial services industry, that experience should not be considered towards the CFP requirements.
Kevin	Podell	Experience should be recent enough to reflect an understanding of current practices. 10 years is more than enough time already.
James	Pontious	Too restrictive
Evie	Porsch	Standards and information changes so quickly in our industry, it's important to be up to date and timely with the new rules and standards in our industry.
Melissa	Potter	For late career changers this would be un-obtainable.
James	Powell	Experience is experience. People in the financial services industry can move around to different types of positions, not all of which will qualify for certification even if it is valuable experience.
John	Power	I think this lowers the bar of being current in knowledge. It is also much more difficult to verify, particularly with the standard adjusted to having components of experience.
Hunter	Prasch	Makes sense to allow a greater window range for experience to qualify.
Jacqueline	Price	I support this change. It allows more flexibility for mothers and parents if they should decide to step out of the workforce for a period of time.
Jeffery	Price	This seems like an excessive amount of experience needed. I do not agree with this.
Beverly	Provost	10 years seems sufficient. Need to have recent current experience.
Bryan	Purdom	Recent experience is important. Things change every year.
Cassandra	Queen	A person could be out of the industry to care for children for 18 years having a career before and after. While my initial thought was 15 years is too long, I would

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		also think that it is not enough. I would propose that there be a hours limit outside of the 10 year window. For example, 50% of experience hours can be within the 15 year window, but the remaining 50% should be within the current standard for relevance.
David	Radoccia	10 years is enough- why looking at more
Liz	Raleigh	This would be useful, especially for career changers who are hanging on to our day jobs
David	Raney	No opinion
Alan	Ray	This feels wrong. Applying a possible extreme scenario, a person could have been in financial services for a few years and left the industry 12 years ago. Now, after having had nothing to do with the professional for that long, they want to jump back in. Not without more current experience, in my opinion.
Robert	Reay	Would this mean that candidates who passed the CFP exam in 2010, but don't apply for certification until 2025, would be able to use the marks? I disagree with this, unless such candidates are still held to CE requirements after passing the CFP exam.
Susan	Rede	Excessive period of time. 10 years is adequate
Bryan	Regalado	In financial advising 15 years will be a different level of service and that experience may not show mastery of competencies.
Daniel	Rendler	People are busy and life can have changes. Make the designation harder to get, prevent people like CPA's from collecting this designation but allow for people who have passed this rigorous stand flexibility.
Kelly	Renner	If a person takes longer than 10 years, the experience may be outdated. That is plenty of time to allow a person to meet the experience requirement in my opinion. Especially if you add the pro bono hours.
Jacob	Rhodes	No opinion
Loredana	Rickard	I do not see why the window needs to be extended. If someone is working 25 hours a week in a step (or 3 of 7 steps) of the financial planning process for 42 weeks of the year, that's 1050 hours. Will take a little over 5 years to complete, so 10 years seems plenty. I supposed I am not taking into consideration what other types of professionals are applying for the certification.
Mark	Ricklefs	Too stringent
Zach	Riffett	We do not need to make it easier. Things change fast and I would qualify more recent experience versus a previous decade.
Jeremy	Riggs	So much changes in this field, experience 15 years ago may not be relevant.
Jonathan	Ritter	I think the extended window accommodates non-linear career paths.
Matthew	Robb	Technology changes too fast. I believe people need relevant current experience and 15 years is too long. I like the 5 year window.
Dwightq	Roberson	Given changes in the personal finance landscape, is experience farther back than 10 years relevant? Is the 'muscle memory' still applicable? Not a CFP but a licensed professional engineer, not sure how anything a decade (or more!) in the past is still helpful, it wouldn't be in our profession.

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Eric	Roberts	The industry has changed rapidly and will continue to evolve. I feel experience 15 years ago may not be relevant towards the current CFP(R) standards. There should be some requirements to gain additional experience, possibly at a reduced number of hours.
Finley	Robinson	this should allow some older financial advisors to be able to add the CFP designation
Thomas	Robinson	This would allow those that change careers to become certified.
Blake	Robson	This is fine as anyone waiting this long to complete their experience requirement is probably not moving forward anyways.
Dylan	Roche	Makes sense to me! Gives people a greater window for experience to be counted
Nathan	Rockholm	I dont understand this one. If someone completed their experience portion 8 years ago then started working at McDonalds does that mean the experience would still be applicable? I think the experience needs to be more recent.
Rob	Roels	If we're trying to keep the standard up, keep the current rules.
Charles	Rose	not sure what this means
Adria	Rosebrock	Experience from 15 years ago is much different than the current environment. Experience should be relevant and within a shorter time period.
Sara	Rosso	I don't oppose the lookback but I *do* oppose not making the 'years after completing the exam' period longer. It makes it incredibly difficult for career changers to come into the CFP profession. I'm making over \$200k a year in tech, with 25 years of experience, and I've now completed all the coursework to proceed to the exam, but I'm terrified that I will pass and not be able to get part-time or even full-time work fast enough to satisfy the work requirements, all while continuing to support my family. There should be additional pathways and/or more time given - you're giving only 5 years to complete 3 full time years experience which means career changers will have to have a full time job almost immediately after the CFP exam - many job requirements/requests won't even consider you if you haven't gotten that far in the process.
Marsha	Rubin	It takes a long time to get the experience needed. No point in making it much harder for someone who has been in a related profession for quite a while, or did it on the side.
Patricia Ann	Rudy-Baese	That's just too out of currency for a timeline.
Victor	Ruiz	As a candidate that is enjoying the privilege of the '5 years after successfully completing the CFP exam' provision, I may be biased in my comments and views. However, I feel that this standard should not be removed or altered, as there is still a requirement of maintaining CE credits along the way and that should be sufficient, as the candidate was capable of meeting the requirements and passing all courses/exams along the way, as any other candidate would. One main opposition against the extension of the stand for experience prior to the exam is the lacking CFP CE credit requirements and even more importantly, finance is not sedentary. If candidates can include experience from 15 years ago, will their knowledge be up to date with current markets and information? Or will they be acting in a way that is behind the curve? The current standard, if it were to be

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		altered at all, should actually decrease the experience requirement window to 5 years before and 5 years after, as this 10 year period should be sufficient for any candidate that is maintaining their presence in the financial industry. As previously mentioned, the removal of the 5 year period after the CFP exam would be an unfair/unjust decision and would likely impact many other individuals, not just myself.
Michael	Rundlett	If I understand this, someone needs 15 years experience before applying? It would seem the current standard is sufficient. I would rather see more emphasis on someone having experience in all seven steps of the process rather than increasing the time from 10 to 15 years. If I am understanding this correctly.
Joshua	Russ	Too long. I personally believe 10 years is too long. I think it should be 5 before and 5 after due so that the experience is more relevant.
Jonathan	Russell	No opinion, thought I lean 'oppose', as I'm not sure why we would expand the window on the front-end rather than on the back-end.
Chris	Russo	By increasing the experience window, we may be able to attract more candidates.
Mike	Russo	Although experience in this business is very helpful. 15 years is too long of a time frame.
Andrew	Ryan	Things change in this industry regularly. 15 years seems like too long of a time window.
Gary	Rychtanek	This is too much time.
Amanda	Rysiewicz	So much changes in 10 years let alone 15, that's too long
Joseph	Sachetta	If the candidate has prior experience and has recently completed the CFP exam, I'd feel they would be qualified to apply for certification.
Erika	Safran	Don't understand the difference in outcome for 10 years or 15 years
Siegfried	Saftner	10 years out is plenty in my view. After extended amounts of time out of practice, one tends to forget much of the knowledge and habits that are conducive to success. Over a decade out of practice seems too long a time in my view to qualify.
Dennis	Sakurai	Clarification 15 years experience before applying for CFP® exam?
Melissa	Sanchez	This punishes a parent potentially for staying home to raise children. You don't just lose knowledge because you circumstances change. Bringing a candidate up to speed is what the education and exam are for. This flies in the face of being women friendly.
Nathaniel	Sarkar	15 years is a long time to put something off.
Seth	Sartain	More recent the better - a pro must be current.
Laura	Satin	My own prior experience under a CFP® Professional was older than 10 years, requiring me to start over. However, experience must be modern as well as relevant. Things change in finance, laws, tax laws change. I have managed a law firm for 15 years, giving me advanced competencies in some areas but I had to modernize my CFP® Professional skills in other areas. I think that I would have greatly appreciated being able to carry forward 1,000 hours or more, even though it would mean earning 5,000 more on the Standard pathway, I think I should have

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		been granted some credit for prior service under a CFP® Professional even though it was over 10 years old.
James	Saulnier	Not sure I fully understand this, but knowledge from 10-15 years ago, with nothing recent (within last 10 years) is not good. Would you go to a doctor who once did your procedure 15 years ago, but has no recent documented experience with your procedure?
Rob	Schaefer	Lightly oppose because I can see where this might be prohibitive to someone who is genuinely qualified in some strange one-off examples, but in general 10 years is very sufficient. 5 years of experience 10 years ago, and then a ten year hiatus seems like a stretch; enough can change in a decade as is.
Charles	Schilleci	I believe that a 15 year window is far too long in the past. Also believe the 10 year window is too long. Would think a 5 year window makes more sense.
Margery	Schiller	The world changes rapidly now and were very different 15 years ago. I do not support this change.
Gabriel	Schindler	A lot changes in 15 years. What was the norm and regulations 15 years ago are not the same and may not be relevant experience today. Ex: Technology capabilities
Kurt	Schindler	Too many things change in 15 years. Below we are giving the Board the ability to react more quickly to modify CE study topics as laws change.
James	Schless	Do not see any value in this.
Joy	Schlie	I think 10 years of experience is an adequate amount of time.
William	Schretter	The profession is very different from the activities that were completed by a CFP 15 years ago. I think the expectation of 10 years is better for the investing public. It is also very difficult to verify employment past the 10-year mark.
Kevin	Schuh	Experience beyond 10 years prior is irrelevant to current standards. Experience should be within 10 years prior as the current standard states.
Nichole	Schurr	Anyone who has been in the Financial Services industry for 15 years prior to fulfilling any of the other requirements for the CFP certification should have ample experience.
Adam	Schwartz	Unnecessary
Daniel	Scoggin	This change will greatly support advancement of people who had initial exposure to the field and then had life experiences that led them elsewhere. Example: women who stay home while kids are born and in school but desire to come back to the field and seek cfp certification. I think 15 years is an appropriate amount of time to allow someone to come back to the field and count prior experience.
Michael	Scott	Anything done 15 years in the past will be mostly forgotten by then, plus if it takes you 15 years to accumulate those hours you were at best a part-timer.
Byrke	Sestok	I remember the work I did 15 years ago. If the work meets the criteria for the experience competency standards I am fine with candidates utilizing it.
Viney	Sethy	15 years of qualifying experience is too long. The profession is undergoing changes all the time. If the board wants to maintain the prestige of this profession, it cannot take into consideration experience that might be irrelevant in today's fast-moving changes to our profession. For instance, the SEC's Reg BI emphasizes

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		fiduciary responsibilities, which did not exist that far back. Similarly digital platforms have undergone considerable change, making online engagement essential for advisors. There is increased focus on ESG and sustainable investments. There is a growing emphasis on behavioral finance and the integration of mental and financial wellness in advisory services. Finally, AI and data analytics have become crucial for personalized client experiences. The experience should be relevant to today's challenges, not yesterday's mind-set.
Renee	Sewall	Experience too far in the past may be less relevant to current planning issues
William	Shafransky	The rules and laws change quickly, especially when we see new presidential administrations. The experience gained 15 years ago may no longer be relevant. If anything, the window should be shortened, not lengthened.
Amy	Sharp	Working hard to fall short by a deadline seems unfair. Extending the deadline is good.
Cameron	Sharpe	I think it should be in a shorter time (what it is currently). Ten years seems like plenty of time to gain the relevant experience.
James	Shaw	Candidates need to be relatively 'fresh,' not have a decade and a half to gain the experience. The board should want candidates that are within 5-10 years of the start of their wealth management career.
Daniel	Shevlin	This is a great idea!
G Glenn	Shipley	Too long
Matthew	Shirley	10 years is already pretty generous. I say keep the current standard for experience.
James	Short	I support a simple pathway- similar to the CFA designation.
Aissatou	Sidime-Blanton	It will allow someone who may have had to take a break in preparations for family reasons or a change in career path that they then corrected, to get back on track. Time is not a measure of commitment to the standards or the financial planning process.
Tyler	Simonds	This seems reasonable
Alisa	Skatrud	This change is particularly beneficial to qualified career changers like myself, whose qualifying experience was long ago, and also had more recent relevant, but 'unqualified' experience. I fully support this change because it is also more inclusive of women like me, who took time off from their career to raise children.
Joy	Slabaugh	This seems reasonable as a way to ensure people are up to date.
Martha	Sluka	I'm not sure if I am reading this correctly, but if you are saying to change the experience to 15 years before and eliminate the 5 years after successfully completing the exam I would be strongly opposed to this as I was a career changer in mid-life and gained my experience after the exam, if I had been required to get my experience prior to taking the exam or courses I probably would have never completed it. I was a mother, who took the program after 2 layoffs in my field after working 23 years. If I was required to get a job in the field first I probably would have only had time to work the job, and would have not had time for classwork, and test prep.
Austin	Smith	Yes as this makes it easier to satisfy the requirement

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Brian	Smith	Again, it appears the general theme embedded within the proposed changes is that the Board is actively seeking ways to lower hurdles to certification. Given the ad spending and increasing annual costs to maintain status, the Board should strongly consider the perception of the message they are sending to existing professionals.
Garrett	Smith	I am not in favor of counting experience from too long prior to applying for the CFP certification in general because candidates are bound to forget things they learned and/or that experience could be outdated in relation to current regulations and best practices. I think even 10 years is too far back to count.
James	Smith	Seems to be to high a standard
Jason	Smith	Having 20 years of experience myself, I see no reason why the relevant experience I was obtaining 15 years ago should not be considered. A key concern might be that the experience demonstrates a consistency of engagement such that prior experience is retained and built upon, rather than being lost to time through lack of practice.
Kathleen	Smith	experience from 15 years ago can be of limited relevance. other professions have SIGNIFICANTLY smaller windows for maintaining credential-worthy experience
Roger	Smith	None
Scott	Smith	I think the current requirement is satisfactory and no changes need to be made.
Susan	Smith	this expansion is too far from real life experience
William	Smith	The industry changes often - 15 years is too long and their experience may be outdated.
Justin	Snowden	15 years of qualifying experience goes too far back. Things change extremely fast in this industry, and I do not see a compelling reason to relax the relevant experience window.
Ken	Soren	10 years? 15 years? If the rule makes it easier for the board, less exceptions, then I support it, as exceptions take time, and cost \$.
Hamilton	Soriano	Low
Fred	Soule	The experience needs to be current for the CFP to be most effective
William	Stade	I believe what you are saying here is that a person trying to transition into the industry has to work 15 years prior to obtaining the CFP certification.? Looks draconian if this is what you are saying. Driving a generation away from the industry.
Colin	Starr	Financial planning 15 years ago is so different from today. Those years should not qualify as experience if there is nothing more recent
John	Steenis	My opinion is that experience needs to be relevant so therefore must be sufficiently recent. If a candidate has experience from 15 years ago and no experience since then there experience is highly irrelevant to our current industry - even industry changes within a 10 year period are significant let a lone a 15 year period.
Adam	Stempel	Without the data, hard to have an opinion. Given the demographics of the advisory community, seems unlikely this will impact many CFP candidates.

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Laura	Stern	The window of 10 years is already too long because everything in the financial world changes so much that the experience could be almost worthless. Fifteen years would be almost totally irrelevant.
Andy	Stevens	Common opinion based on large sample size data suggests that 5 years of experience (10,000 hours in a specific profession) provides the necessary experience to be considered a subject matter expert.
Matthew	Stewart	I think recent experience is critical. If the 6,000 hours (approx 3 years) experience started 15 years ago and then the person didn't practice financial planning at all for the remaining 12 years prior to passing the CFP exam then that's effectively not having any experience, in my opinion. I think a better requirement would be that the experience look back period should be shortened to 5 years; and if there hasn't been any experience within the past 3 years prior to passing the CFP exam, then there should be 1 year of experience required after passing the exam.
Sasha	Stewart	There are such significant changes to the financial planning process and experiences, 15 years is a big time gap.
Scott	Stewart	I don't know that these types of standards really impact the quality of the profession, so broadening it really doesn't hurt nor help anything.
Jennifer	Stipick	I think that period of time is too long - how much would you retain?
Amber	Stoll	The current 10 year window ensures CFP® professionals have recent, relevant experience which is crucial to the reputation of the designation.
Justin	Stone	The industry is rapidly changing as heightened regulation and policy changes are often introduced. Potentially allowing someone to fulfill the experience requirement who has 0 experience in the last 12 years seems worrisome.
Eric	Strom	If you have to go back 15 years, that's too long ago. The industry changes too much.
Bryan	Strong	I believe prior client-facing experience is very important prior to entering the CFP program and I believe 15 years is too extreme
Cherie	Stuece	I believe the 10 year look back, combined with the 5 year forward is sufficient. If anything, I would encourage a 6 year forward (part-time for 3 years) for candidates that have other responsibilities while earning the hours. Going back further than 15 years will be holding those experience hours equally in benefit with hours earned today. The field, the CFP exam requirements, and domains are changing too much to equate work from 15 years ago to today's needs and standards.
Michael	Sullivan	If I read this correctly, it means that no experience after completing the exam will count? So you can't take the exam or apply at all under the experience requirement is satisfied, but you also don't know how much of your experience will be accepted when you apply. This doesn't seem right, unless I am seriously misunderstanding. how this would work. There should be a window to complete experience after application and exam *and* determination of what experience is accepted.
Alex	Sutherland	The general principals of planning don't change dramatically over time, so I wouldn't be opposed to letting people use experience over a longer career before the CFP certification process.

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Charles	Swanson	This recommended change is an improvement, but it doesn't address the fundamental problem of what experience qualifies as the required experience.
Karie	Swanson	15 years is a good time frame.
Anastasia	Taber	10 years or 15 years both seem like arbitrary numbers and I don't see a huge difference in them. Maybe the requirement should include some number of hours of 'recent' experience as well.
Jason	Tafoya	People need to commit to these credentials. It should not take someone who has completed the CFP exam another 15 years to get qualifying experience.
John	Talleur	I'm satisfied either way.
Landon	Tan	I think this is fine but the real problem is the five years after the test— that should be much longer.
Christopher	Tarashuk	I think this addition would need a stipulation such as continuing education because many things can change in 10 years, more so 15. If we were following the advice of someone whose last in-depth work in the market was just after the 2008 recession would that still be viable? Would they have the tools to keep up such as understanding Crypto enough to explain to clients or the global use of AI.
Robert	Targosz	extending a window further backwards in a world that's accelerating forward is not a good idea.
J Lawrence	Taunt	15 years ago is a LONG time in our world of changing products, laws, and regulations.
J Lawrence	Taunt	Ten years is adequate. 15 years is too long
David	Taylor	What happened 15 years ago is not too relevant to today.
Don	Taylor	Current experiece is more relevant to the CFP(r) professional. I don't see the need or relevance of allowing dated experience to count towards the Experience competency standards.
Travis	Taylor	Here again, I think the emphasis should be on 'relevant' experience. I think that the profession has evolved substantially, such that experience obtained more than 10 years ago is no longer particularly relevant to today. This would just seem to create some sort of pathway to people who left the profession and would like to return - I'm not opposed, but I think they need up-to-date, relevant experience. Here again, I'm curious about what circumstances prompted this suggested rule change - it seems entirely too specific, and to somehow be seeking out people who were once in the profession but have not been recently. That shouldn't be our aim or focus, in my view.
Victor	Tedesco	Too long of a period
Douglas	Tees	I don't feel strongly about this. I think 15 years is a pretty long look-back, but I don't have a strong enough objection to say no.
Nathan	Tepp	The industry changes so much between 10 and 15 years the experience should be recent.
Mark	Terwilliger	I have over 25 years of experience of managing millions of dollars and doing Financial planning and now will have CHFC in next few weeks completed. I DO NOT have a college degree and I feel that if you have a certain number of years

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		experience that college degree requirement should be waived.. it makes no sense that I cannot use the CFP but someone who gets a degree in any subject-- literally could be basket weaving-- they would qualify and I would not--- does that even make sense? pls change that college requirement and give another pathway for people like me.
Phillip	Thanawiwat	I think having more recent planning experience is important as the regulatory landscape is constantly changing.
Alexander	Theodore	The current timeframe is sufficient. Ten years seems like a reasonable window.
Andrew	Thibeault	our world has change a ton in 15 years, someone who's had no experience in the past 10 years would not be qualified today
John	Thomas	15 years seems to go back too far in history.
Karrie	Thomas	I think ten years is sufficient along with the 5 years after completion of the exam.
Jeffrey	Thompson	Experience beyond 10 years prior, especially is it is not consecutive, may not be as relevant to experience necessary to obtain CFP.
Mark	Thompson	current changes in the industry should be reflected in the experience the candidate/stakeholder/certificant brings to the conversation
Jamie	Thuss	An individual working part time may find it difficult to amass the required hours in a shorter time period. This extension of time prior to applying is justified.
Charles	Tiblier	that is a ridiculous length of time
Adam	Tobin	I support expanding the experience competency standard.
Jennifer	Tokach	I think that the timeline for experience before the exam should actually be shortened instead of lengthened to 15 years. With how fast the industry changes, experience that occurred 15 years ago is hardly relevant anymore. I think this will dilute the standard for the CFP holder
Brian	Toole	The current timeframe seems fine. Let's keep experience up to date and relevant.
Sam	Torrez	I think 15 years for of qualifying experience is too long.
Lynn	Tramontano	I can argue both ways. If I went back 15 years I would have the experience but not the full understanding.
Lee	Trevino	I really don't understand the propose change.
Patrick	Trimp	See earlier comments
Cary	Tucker	I used to study biochemistry, and there was a time when I could recite from memory the names, three letter abbreviations, one letter abbreviations, and draw the chemical structures of all twenty genetically expressed amino acids. Fifteen years later, amidst career changes to financial planning, I have forgotten most of the details for the primary structures of proteins. I doubt that I could still recall every qualifying amino acid ten years after I left the science field. What need is there for -- and why seriously consider -- expanding the ten year widow to fifteen years?
Nicholas	Tupaj	I do not support this measure. The 10-year window is sufficient for the experience frame of reference. Even 10 years is stretching things when talking about experience. However, there should be an exception granted if a candidate has been in the same position with the same company (or companies) for over ten

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		years. In those cases, their experience should be allowed to stretch back and count.
Halle	Turner	Less barriers to entry
Rob	Typher	I think the 10-year period should apply in both situations, i.e. also in the after successfully completing the exam.
Inderdeep Singh	Uppal	Experience is important but should not be the only criteria
Abigail	Vachon	A longer window for qualifying without raising the required number of qualifying hours
Andrea	Vaioli	I think the type of experience is more important than when it took place. Again, are they series 7 and slinging products for commission? Or are they series 65, using a tool like eMoney, charging for advice and doing ACTUAL financial planning? It matters!
Paul	Valentine	Same as my previous opinion...I would like to see a way for young advisors to get the CFP out of the way right away, so it doesn't distract from them as they are in the midst of building and managing their businesses.
Timothy	Valentine	Support, because it shows longer tenure and experience in the financial planning industry, which shouldn't be taken away from them.
Adam	Van Deusen	This is another change that I believe would result in little practical effect, particularly if adopted in tandem with the proposed requirement for qualifying experience to cover 3 parts of the financial planning process, as there are likely few individuals who worked at a financial planning firm (which would likely be required given the previously mentioned proposed requirement) between 10-15 years before (for less than 6,000 hours), left the industry, and then decided to come back. A much more beneficial change for mid-career professionals would be to recognize previous professional experience that demonstrates a level of professionalism and competence that can be applied in the financial planning context (perhaps alongside an accelerated Experience option for this group (as mentioned in an earlier comment).
Hannah	Varnado	Not sure how often does this really occur. The more out of practice someone is, the more they will likely forget
Cristal	Vernon	Na
Eric	Vetack	I would think you want recent & relevant experience.
Andrew	Vidal	No opinion. I do not see how this will have a major impact either in the positive or negative.
Gregory	Virant	I wouldn't change the policy to expand the lookback period to now be 3x the look forward period when arguably the experience up to 5yr after completing the exam is more relevant and beneficial since competency of the financial planning process and current tech/processes is higher than 15yr before taking the exam.
Solon	Vlasto	I beleive 10 years is plenty of time.
Garrett	Von Behren	Makes sense, especially for the older crowd pursuing their CFP.
David	Voth	I believe that prior experience in the industry should be included up to the 15 year proposed limit

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Abigail	Wade	The current window is sufficient. The industry and standards change so often, I believe 10 years before and 5 years after are best as it's most relevant. Things have changed so much even 10 years ago; allowing for experience 15 years ago is too far back in my opinion.
Kyle	Wagner	Far too much can change within 15 years. This runs the risk of someone leaving the industry, coming back 14 years later, and applying to become a CFP professional based on outdated competency.
Kyle	Walchli	Na
Brent	Walker	If you have to go back 15 years to get 3 years of qualifying experience, I would argue that experience is outdated or irrelevant.
Christian	Wallace	many experienced advisors use the credential to set them apart as they enter the golden age of their careers
Ethan	Wallace	I strongly oppose making it even easier for someone to enter the field. I worry that this will make it that much easier for a late in life career changer to move to our profession and represent themselves as a CFP when they do not have any memorable experience after not working in financial planning for more than a decade. I would rather see this timeframe shortened rather than extended.
Zach	Wallace	6,000 hours in 10 years, or even 5 years, in not even a full time position. I do not support allowing more time to obtain the experience. A CFP professional should be able to complete the hour requirement within the current timeframe without any issues
Jennefer	Walsh	I don't know how someone could qualify and document their experience going back 15 years. The profession has changed a lot in the last 15 years, so I'd imagine that it will continue to do so. What is relevant to Financial Planning now might not be relevant 15 years from now, so is it fair to include it when the work of a Financial Planner could be so much different.
Nickolas	Wann	I believe the 10 year time frame is sufficient. The industry changes too much for a 15 year look back.
Cody	Ward	Interesting that this wrinkle has garnered enough attention to make it to this point...
Katie	Waters	10 years is plenty of time if practicing full time and demonstrates a continued workload needed to be deemed an up-to-date expert
Richard	Waters	Why is this an issue? If we're requiring so much continuing education from current certificants, then experience should be much more recent. I would support shortening from 10 years to 5 years rather than lengthening.
Saviez	Wazir	It's ok I guess.
Rhonada	Weaver	15 years is insane. I would say shorten it rather than lengthen? 10 years is more than enough experience.
Coleman	Webb	Gives more flexibility for professionals who leave the industry for personal or family reasons to reenter.
James	Webb	Why should you hold a CFP designation if you aren't fulfilling the work requirement in several years.

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Curt	Weil	As the value of the Mark continues to grow, practioners in allied fields are more likely to desire it; this change likely will facilitate experienced professionals in making the change.
Mark	Wells	These standards seem reasonable.
Jensen	Weynands	I'm not sure how long it takes the average person to forget what they learned about financial planning through their work experience.
Learning	What	Lookback could be increased farther. Why not 30 years? The test ensures they have some current competency.
Jack	Wheeler	Again, this lowers the standards for the marks, in the attempt to attract more people for the marks. It should be about prestige, not to just have more members.
Lanita	Wheetley	If you can't get it done within 10 years, then maybe you're not CFP® certificant material.
Miriam	Whiteley	Too much rapid change to have a person 15 years out from planning think they know what they'll need to know.
Gaius	Whitfield	Ten years seems sufficient to meet the experience requirements. Should the board desire to make exceptions, they should hear the candidates reason for not obtaining the hours on a case by case basis.
David	Wiedmeyer	The experience should be recent and relevant.
Tyler	Wiegert	If a candidate has not been working sufficiently in the past 10 years to meet the hours requirement, I question that they are really able to be up to date on current standards/ laws/ limits/ practices. They can probably cram for a test, but that's not all that being a CFP is.
Austin	Wiese	The world of personal financial planning is changing so quickly the experiences from 12-15 years ago are less relevant than experience for 8-10 years ago. If someone's experience doesn't fall within the prior ten years, how relevant is that to today. If you widen it to 15, why not just make it 30 years.
Jennifer	Wilken	There have been a lot of changes in the industry and how we work with clients and more change is coming each day. A person who had industry experience 10/15 years ago will not recognize the industry as the same in 2025 and beyond. I recommend staying with ten years.
Keith	Willerman	10 years is long enough and experience should be current
Charles	Williams	The new standard minimizes the importance of recent experience in the industry.
Ronald	Williams	Sounds fair and you keep you sword sharp that way vs getting it and putting it on a shelf
Jacqueline	Willilams	I believe the proposed standard is fair and sufficient.
Dan	Willison	The expansion to 15 years, especially given the variety of professional career paths among candidates, is definitely warranted.
Roger	Wilson	I think the current standard is more than sufficient to accomplish the experience goal without extending it.
Alexander	Winstead	This statement reads as ageist and attributes years of experience to competency which is not true. If someone has completed the required coursework and test then why would they not be able to receive the designation? Furthermore these

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		types of actions will ultimately work to undermine the designation as younger members stop working to complete the designation to pursue other designations entirely.
Christopher	Woodard	I feel the current window of 10 years encompasses a long enough window for this purpose. If the window is expanded to 15 years, you may get some candidates that do not have enough recent experience.
Loryn	Woodard	Absolutely not. Times change in seconds. Markets change in seconds. We had a worldwide pandemic and it was over after 5 years. So much happens in a year much less 15. If this year is 2025 - 15 years ago would be 2010. We were just making the transition from flip phones to iPhone and getting internet on them. We just started the bull run after the 2008 collapse! Legislation changed after 15 years, we have reg BI, CRS....I truly feel a CFP, a good one, worth the marks should abide by the 10 year look back window. *if they have 2 years inside the 10 year and 1 outside, that should be reviewed on a case by case basis.
Tyler	Woodbrey	15 years is a long time. There is a solid chance some of the information has been forgotten.
Mike	Woodham	Again all these initiatives would better be addressed with practical financial planning educational courses. imho
Leah	Woodly	There is some experience that can be applicable 15 years later and some that can't. However, allowing a 15-year window would give career changers in particular more time to gain necessary experience as they are navigating the change of careers.
Mark	Woodruff	Experience is necessary to uphold the certification standard.
Jeremiah	Wright	if anything CFP should be raising the standard. Not lowering it
Robert	Wrubel	I do not understand the need to shift to more time. I think five years is sufficient for experience.
Laurence	Wulker	I do not see the benefit.
Elissa	Wurf	I'm mixed about this one. It seems to me that give the pace of change in today's world, more recent experience is more relevant experience. At the same time, given that the burden of caregiving for children and elders falls disproportionately on to women, I feel like allowing a somewhat longer experience period would benefit those who had to take a step back from the work force due to family considerations.
Kathy	York	I feel this would discourage younger candidates from pursuing the CFP track.
Machaka	Young	No further comment
David	Younis	If the there was a break in service within the industry the 5 years being added should be disregarded.
Z	Z	Look back 15 years and see how much has changed. 15 years ago is 2010! That doesn't seem long ago but it is
Ian	Zabel	Yes, having a narrow window does not serve anybody

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Erica	Zacharie	This is confusing and unclear as drafted. Does this mean one could have 2 years outside the 10-year lookback and 3 years inside the window? Needs revised drafting as the meaning and purpose are ambiguous and difficult to enforce.
Daria	Zalewska	I think 10 years before is plenty of time. If we go beyond that, I think the laws, rules, regulations and best practices are too outdated and so is the experience.
Mark	Zeigler	I think this makes it more clear.
Jeffery	Zemp	I believe that 10 years prior experience is a good time in the industry to build an understanding of the planning process.
Donald	Zolfo (Midwest Investment and Business Advisors, PLLC)	Current standard is sufficient.
E	A	Not sure why anyone would think that beyond 10 years the experience has much relevance to the work we do.
Shara		I'm admittedly confused as to what this entails. If we're saying the look back period is 15 years and/or instead of 10 years for the qualifying experience, then cool. If you're saying advisors need 15 years of experience PERIOD before applying for certification (which is how I'm reading it, that's a different story entirely).
William		15 years is too long ago to be very useful / relevant to today's situation.
		Professionals should be able to decide within ten years of their career whether the CFP designation is important enough to their career and being able to service their clients.

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